S0632-1

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1986

BILL CLINTON
Governor

MARLIN D. JACKSON
Bank Commissioner

SEVENTY-SECOND ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1986

MARLIN D. JACKSON
Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 29, 1986

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas 72201

Dear Sir:

In compliance with the provisions of Act 113 of 1913 (now found in section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information the Seventy-second Annual Report of the State Department for the fiscal year ended June 30, 1986. The financial and statistical information contained in this report has been compiled from the Reports of Condition submitted by the state-chartered banks to this office.

At June 30, 1986, there were 176 state-chartered commercial banks, 2 Trust companies and 3 Industrial Loan Institutions for a total of 181 financial institutions.

The assets of the state banks totaled $7,888,280,000 at June 30, 1986. Total assets this time last year were $7,614,219,000—a dollar increase of $274,061,000 or 3.60%.

During the past fiscal year four state-chartered banks converted to a national charter. They were: Citizens Bank & Trust Company, Flippin; The First State Bank, Morrilton; Bank of Sidney, Sidney and Peoples Bank and Trust Company, Van Buren. One merger occured during the fiscal year between Leslie State Bank, Leslie and The Citizens Bank, Marshall; it is now known as Searcy County Bank, Marshall.

The State Bank Department performed 96 commercial bank examinations, 10 bank visitations, 12 trust department examinations and 15 bank holding company examinations during the 85-86 fiscal year. Numerous investigations were initiated as a result of citizens' complaints or inquiries.

Respectfully,

MARLIN D. JACKSON
Bank Commissioner

IN MEMORY OF
LEWIS W. ELKINS, SR.
1917 TO 1986

From 1967 to 1982, Lewis "Lou" Elkins, Sr., displayed the highest attributes of professional integrity and service to his constituents and his fellow employees of the State Bank Department. He consistently displayed a tenacious perseverance of high ethics, honesty of character, and the rendering of service to the banks of which he supervised by the diligent discharge of his duties.

The State Bank Department, the state-chartered banks of Arkansas, and those members of the Bank Department fortunate enough to have known and worked with Lou Elkins were richly blessed in having the opportunity to be associated with a truly dedicated public servant. Lou always exemplified the highest ideals of professional job performance and a genuine concern for the institutions for which he was charged with assuring safety and soundness.

THE STATE BANK DEPARTMENT DEDICATES THIS BOOK TO LEWIS W. ELKINS, SR., FOR HIS LOYAL AND DEDICATED SERVICE.

LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday in January
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.	December 1, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March, 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	....

DEPARTMENTAL ROSTER

Marlin D. Jackson	Bank Commissioner
Don R. Clark	Assistant Bank Commissioner
Ronny A. Clay	Assistant Bank Commissioner
Candace A. Franks	Department Attorney
Larry D. Teeter	Data Center Administrator
Gregory M. Stewart	Bank Chief Examiner
Jacqulin J. Dicus	Director of Administrative Services
Patricia L. Wallis	Accountant II
Bettye Wooley	Executive Assistant
Jimmy E. Hornibrook, II	Staff Assistant
Lisa K. Phillips	Management Support Technician
Eloise Williams	Legal Secretary
Cynthia L. Nixon	Secretary
Joyce L. Thompson	Secretary
E. Arminda Beaver	Secretary
Kerrie O. Jones	Secretary

AREA SUPERVISORS

Larry M. Hillyard
Stephen L. Bryan
W. Keith Melson
H. Wilks Marshall, Jr.
Luther Guinn

TRUST EXAMINER

Cynthia A. White

FINANCIAL EXAMINER SUPERVISOR

William A. Whitmore
William R. Milum
Mark R. Ryan
Dianne Lefear
Carolyn J. Paschal
Peter G. Fotioo

FINANCIAL EXAMINER II

Kirk L. Lee
Jay S. Smith
Neal T. Ainley
David W. Dudley
William O. Hall
Julian E. Rainey
M. Diane Wright
Richard D. Buzbee

FINANCIAL EXAMINER I

- Michael L. Neal
- D. Clay Sloan
- Shirley L. Taylor
- W. Gene Miller
- R. Brannon Sloan, Jr.
- John B. Frazer
- R. Bruce Branch, Jr.

FINANCIAL EXAMINER TRAINEE

- H. R. "Chip" Dortch, Jr.
- Ernst Bauer
- Nathan E. Gairhan, Jr.
- Troy D. Duke
- Gary G. Kleck

STATE BANKING BOARD

T.E. Patterson, Chairman	Little Rock
Dr. Ralph Ratton	Paragould
Mrs. Betty Wilkinson	Greenwood
Franklin Collier	Augusta
Elmer A. Ferguson	DeWitt
Bill J. Ford	Camden
Don R. Clark, Secretary	Little Rock

OFFICE

STATE BANK DEPARTMENT
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613
Telephone: (501) 371-1117

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1985 through June 30, 1986.

RECEIPTS

Cash Balance June 30, 1985		$1,251,785.05
Examination and Assessment Fees	2,295,107.90	
Charter and Amendment Fees	8,927.00	
Teller's Facility Application and all Protest Fees	16,125.00	
Miscellaneous Fees	1,834.01	
Reimbursement for M&R Sales	279.04	
Warrant Cancellations	430.10	
Refund to Expenditure (Old Year)	2,227.96	
Refund to Expenditure	3,852.70	
		2,328,783.71
		$3,580,568.76

DISBURSEMENTS

Salaries	1,003,080.64	
Maintenance and General Operations	484,040.59	
S. S., Retirement and Insurance Matching	200,124.79	
Professional Services and Fees	34,882.16	
Conference Fees and Travel	59,475.95	
Capital Outlay	222,167.34	
Appropriation Adjustment	3,867.84	
Service Charge by State Treasurer	34,802.40	2,042,441.71
Cash Balance June 30, 1986		1,538,127.05
		$3,580,568.76

STATE BANK DEPARTMENTS
HIGHLIGHTS '85-'86

The fiscal year ending June 30, 1986, was marked with several innovative changes within the Bank Department. As a result of Legislative action supported by the State's bankers, a Bill was passed in the 1985 Legislative Session which designated the Department to have two Assistant Commissioners. Don Clark is responsible for monitoring the progress of those banks with special opportunity for improvement. Ronny Clay is responsible for the examining staff, examinations, and the administration of the Department through the supervision of the Bank Chief Examiner, Greg Stewart; Director of Administrative Services, Jackie Dicus; and the Data Center Administrator, Larry Teeter. While the Department is comprised of the Examination, Administrative, and Data Processing divisions which function separately, each works together to make the Department operate efficiently.

The year saw the implementation of the "Self-Examination" Program which resulted in approximately 80% voluntary participation. Examiner Larry Hillyard was assigned to lead a special team of examiners to perform frequent visits to those banks in need of improvement, and Larry Teeter was employed to head the newly formed Data Processing Division. A complete inhouse and portable computer system was acquired and, when fully implemented, it will enable the Department to operate more efficiently and better analyze the overall condition of the State's banks.

EXAMINATION DIVISION

The State Bank Department is responsible for the examination, regulation, and supervision of state chartered financial institutions. More specifically, its mission is to insure that these institutions are financially sound by promoting management practices that minimize the risk of insolvency and to ensure that the general public is receiving adquate financial services at reasonable costs.

The Examination Division accomplishes its responsibility through several methods; however, the principal method is through the periodic examination of state chartered banks, industrial loan institutions, and trust companies, in addition to related bank holding companies, by field examiners. The result of an examination is a detailed analysis of the institution's condition. The examiner analyzes the capabilities of officers and directors, the adequacy of the bank's policies, earnings, capital and liquidity, as well as the quality of the bank's assets, the asset/liability mix, the structure of the bank's liabilities and compliance with applicable laws and regulations. The final analysis may indicate bank conditions ranging from no problems to potential problems to severe existing problems.

While the vast majority of banks in Arkansas are financially sound institutions, some do develop problems. Some of the most common problems encountered are excessive poor quality assets, poor earnings, and inadequate capital, liquidity, or internal controls. While some problems are the result of circumstances beyond the bank's control, the normal cause is poor management, and the banks with unusual opportunities for improvement exhibit an array of problems rather than one isolated problem area.

The early detection of banks with problems or emerging problems is an important aspect of the Division's activities. Banks are monitored on an ongoing basis with the use of Uniform Bank Performance Reports and the Self-Examination Report. The early detection of problems or potential problems allows the Division to concentrate its resources in the most efficient manner in order to control and eliminate these problems. Useful tools employed by the Bank Department in these situations to provide safe and sound operation of the institution are Board Resolutions, Memorandums of Understanding, and Cease and Desist Orders. Periodic visitations are utilized to determine if the expected results are occurring.

ADMINISTRATIVE DIVISION

The Administrative Division is the backbone of the State Bank Department, assisting the Department in accomplishing its duties as prescribed by law. The Division provides assistance to all personnel in the Department and enables the Department to operate smoothly and effectively.

One of the primary functions of the Administrative Division is the processing of the Report of Examination once the field examination team has completed the examination of the bank. It is vitally important that the reports reach the banks in a timely manner after the completion of an examination to enable management and the Board of Directors to evaluate recommendations and request and implement corrective procedures. If the processing of the Report of Examination is not accomplished in a timely manner, then the examination has less impact and its usefulness is diminished.

The Administrative Division is assisted by the Department Accountant and the Management Support Technician who perform tasks related to budgetary requirements, purchasing, and personnel related matters.

The Administrative Division calculates the semi-annual assessments of each state financial insitution. The calculation is based upon the assets of the institution at June 30 and December 31 each year. The assessment fee is the principal source of revenue for the Bank Department. Other fee income is attributed to charter amendment fees, branch application fees, etc., which provides a small amount of revenue for the Department. The State Bank Department operates solely from these funds. The Department receives no state or federal money for funding. The annual and biennial budgets for the Department are then prepared based on these revenues. Budget items include anticipated revenue needs, appropriation needs, and staffing requirements.

The purchasing and accounting functions for the Department are provided by the Administrative Division. Purchases range from pencils, a contract item, to calculators, which must be quote bid, to automobiles, which must be submitted to the Department of Finance and Administration for a formal bid process. All Departmental expenses, including payroll, and withholdings are the responsibility of the Administrative Division.

All personnel related matters are a function of the Administrative Division. Personnel matters include performance evaluations, employee policy and procedures handbook, grievance procedure, and leave records. An in-service is provided all new employees on insurance, credit union, and completion of travel expense forms, etc.

DATA PROCESSING DIVISION

The Data Processing Division works with the different divisions to provide assistance in meeting the goals of the State Bank Department.

The Data Processing Division is responsible for assessing current and future data processing needs of the State Bank Department. Once needs are determined, computer hardware and software are procured to implement the desired results. Word processing, spreadsheet, and database software will be utilized to automate correspondence, mailing lists, Reports of Examination, etc. Training and support will be provided to personnel as needed to accomplish automation of the State Bank Department.

Current areas of development include automation of the central office, automation of examination groups and management reports. On June 16, 1986, computer equipment was installed within the State Bank Department. Currently the office staff is utilizing a word processor for correspondence, mailing lists, and, to a limited extent, the Reports of Examination. Examiners will have portable microcomputers to aid in collecting data and producing the Report of Examination.

A short range goal of the State Bank Department is to completely automate the Report of Examination. Programs such as the Self-Examination Report will provide information to banks that could not be provided without computerization. Computerization of the State Bank Department will provide many opportunities in the future to improve the examination of the State's banks and information provided to the banks. Office personnel will be able to perform many of the secretarial functions currently performed by the examiners, freeing them to conduct a more in-depth examination. The computerization of the Department and the field examination process will enable information to be shared with the banks on a more timely basis.

ARKANSAS BANKERS ASSOCIATION

221 W. Second Street
Suite 1027
Little Rock, Arkansas 72201
Phone: (501) 376-3741

President	William H. Handy, President First United Bancshares, El Dorado
First Vice President	Wayne Hartsfield, President First National Bank, Searcy
Second Vice President	Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro
Treasurer	James Nipper, President Bodcaw Bank, Stamps
To 1987	William H. Brandon, President First National Bank, Helena
	Ray L. Cash, President Arkansas Bank & Trust,Hot Springs
	Howell N. Davis, Chairman Simmons First National Bank, Pine Bluff
	Howard M. Qualls, President State First National Bank, Texarkana
To 1988	Curtis Hutchins, Chairman & President Fordyce Bank & Trust Co., Fordyce
	C. W. Kelly, President Citizens National Bank, Hope
To 1989	Michael F. Flynn, President American State Bank, Charleston
	Albert H. Rusher, President Bank of Brinkley, Brinkley
	Burton Stacy, President McIlroy Bank & Trust, Fayetteville
Past Presidents	John M. Lewis, President The Bank of Fayetteville, N. A. (in organization) Fayetteville
	B. Gene Staton, President DeWitt Bank & Trust Co., DeWitt
Members at Large	Beverly J. Lambert, III, President Merchants National Bank, Fort Smith
	Maurice Smith, Chairman & President Bank of Cherry Valley, Cherry Valley
Executive Director	H. C. Carvill The Arkansas Bankers Association Little Rock

YOUNG BANKER SECTION OFFICERS

President	Robert D. Huff, Assistant Vice President First National Bank of Phillips County, Helena
Senior Vice President	T. G. McCormack, Assistant Vice President The Merchants National Bank, Fort Smith
Vice President	Jim D. Green, Assistant Vice President The Farmers & Merchants Bank, Stuttgart
Secretary	Shayne Crawford, Assistant Vice President The Exchange Bank & Trust Co., El Dorado
Treasurer	Mark Murphy, Correspondent Banking Officer First Commercial Bank, N. A., Little Rock
AIB Coordinator	Anita Harrison, Marketing Officer Bank of Bentonville, Bentonville

COMPTROLLER OF THE CURRENCY

Southwestern District
1201 Elm Street, Suite 3800
Dallas, Texas 75270
Telephone Number 767-4400
Area Code 214

Deputy Comptroller	Peter C. Kraft
District Administrator	John A. Bodnar
Act. Director for Administration	Preston Morrow
Director for Analysis	Preston Morrow
Director for Bank Supervision, Community Banks	Jerry H. Corn
Director for Bank Supervision, Reg. Banks	Stephen R. Steinbrink
District Counsel	Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI
DISTRICT NO. 8

Telephone Number 444-8444
Area Code 314

President	Thomas C. Melzer
First Vice President	Joseph P. Garbarini
Senior Vice President	A. B. Balbach
Senior Vice President, General Counsel & Secretary	F. Garland Russell, Jr.
Senior Vice President	Harold E. Uthoff
Senior Vice President	Ben C. Wade
Vice President	Ruth A. Bryant
Vice President	Albert E. Burger
Vice President, Deputy Counsel & Assistant Secretary	Joan P. Cronin
Vice President	Charles R. Halbrook
Vice President	James R. Kennedy
Vice President	Jean M. Lovati
Vice President	Michael T. Moriarty
Vice President & Controller	Martha L. Perine
Vice President	William J. Sneed
Vice President	Patricia A. Tarbutton
Vice President	Robert W. Thomas
Vice President	Randall C. Sumner
General Auditor	Richard E. Kay
Vice President	Delmer D. Weisz

LITTLE ROCK, BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451
Area Code 501

Vice President and Manager	John F. Breen
Assistant Vice President	David T. Rennie
Assistant Vice President	Thomas R. Callaway

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 523-7171
Area Code 901

Vice President and Manager	Paul I. Black, Jr.
Assistant Vice President	A. C. Cremerius, Jr.

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103
Telephone Number 521-3872
Area code 901

Regional Director	Bill C. Houston
Assistant Regional Director	Raymond M. Glass, Jr.
Assistant Regional Director	James F. Benner
Chief Review Examiner	Joseph M. McGovern

EXAMINERS FOR ARKANSAS

Billy W. Carroll	Little Rock
# Jack P. Court, Jr.	Little Rock
James S. Henley, Jr.	Little Rock
Karl F. Kauffman	Little Rock
Dwight D. McKee	Little Rock
Harvey L. Melton	Little Rock
John W. Robertson, Jr.	Little Rock
Arthur R. Sansom	Little Rock
* Ronny G. Parham	Memphis
David L. Bowen	Memphis
James A. Colvin	Memphis
Billy F. Couch	Memphis
Ethridge B. Hampton, Jr.	Memphis
Harold B. Howard	Memphis
Arthur B. Monroe	Memphis
Robert A. Nantz	Memphis
Timothy P. Neeck	Memphis
Richard W. Riley	Memphis
James R. Sliger	Memphis
Lewis E. Smith, Jr.	Memphis
Richard E. Thorpe	Memphis
* Don R. Turner	Shreveport
Moka Caudle	Shreveport
Larry W. Flatt	Shreveport
Michael E. Hildebran	Shreveport
Nelma E. Honeycutt	Shreveport
Charles W. Kimsey	Shreveport
Edgar H. Leavell	Shreveport
Luther S. Litchfield, Jr.	Shreveport
Charles C. Smith	Shreveport

# Acting Field Office Supervisor
* Field Office Supervisor

STATE BANK DEPARTMENT, STATE OF ARKANSAS CONSOLIDATED REPORT OF CONDITION OF THE 176 COMMERCIAL BANKS IN ARKANSAS AS OF JUNE 30, 1986

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	$ 410,095
b. Interest-bearing balances	431,014
2. Securities	2,280,322
3. Federal funds sold and securities purchased under agreement to resell	335,484
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	4,161,653
b. LESS: Allowance for loan and losses	61,538
c. LESS: Allocated transfer risk reserve	-0-
d. Loans and lease, net of unearned income allowance, and reserve	4,100,115
5. Assets held in trading accounts	3,235
6. Premises and Fixed Assets (including capitalized lease)	125,840
7. Other real estate owned	43,240
8. Investments in unconsolidated subsidiaries and associated companies	1,078
9. Customers liability to this bank on acceptances outstanding	1,265
10. Intangible assets	2,080
11. Other assets	154,512
12. Total assets	7,888,280

LIABILITIES

13. Deposits:		
a. In domestic offices		7,023,680
(1) Noninterest-bearing	997,038	
(2) Interest-bearing	6,026,642	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		-0-
(1) Noninterest-bearing		-0-
(2) Interest-bearing		-0-
14. Federal funds purchased and securities sold under agreements to repurchase		59,624
15. Demand notes issued to the U. S. Treasury		4,448
16. Other borrowed money		13,414
17. Mortgage indebtedness and obligations under capitalized leases		3,910
18. Bank's liability on acceptances executed and outstanding		1,360
19. Notes and debentures subordinated to deposits		17,678
20. Other liabilities		85,117
21. Total liabilities		7,209,231
22. Limited-life preferred stock		-0-

EQUITY CAPITAL

23. Perpetual preferred stock	9,700
24. Common stock	93,487
25. Surplus	235,124
26. Undivided profits and capital reserves	340,738
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	679,049
29. Total liabilities, limited-life preferred stock and equity capital	7,888,280

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
Bank of Ashdown, N. A.	Ashdown	Little River
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Quachita
Merchants & Planters Bank, N. A.	Camden	Quachita
First National Bank	Clinton	Van Buren
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Askansas
First National Bank of Howard County	Dierks	Howard
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
First National Bank of the Ozarks	Flippin	Marion
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
First American Bank, N.A.	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
First National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
First American Bank, N. A.	Little Rock	Pulaski

First Commercial Bank, N. A.	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N. A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Springs
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
First National Bank of Conway Co.	Morrilton	Conway
Morrilton Security Bank, N. A.	Morrilton	Conway
First National Bank & Trust Co.	Mountain Home	Baxter
Citizen National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
First American Bank, N. A.	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank of Cleburne County	Quitman	Cleburne
First National Bank & Trust Co.	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
Security National Bank	Sidney	Sharp
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Taxarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
First National Bank of Crawford Co.	Van Buren	Crawford
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence Co.	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location	Date of Admission
The Citizens Bank Batesville	April 15, 1953
Farmers Bank & Trust Company Blytheville	August 23, 1918
Arkansas Bank & Trust Company Hot Springs	September 25, 1942
Peoples Bank & Loan Company Lewisville	July 26, 1945
First State Bank Beebe	January 1, 1985

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Little Rock
Metropolitan Trust Company	Sherwood

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Investment Corporation	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE
July 1, 1985 to June 30, 1986

1. First State Bank of DeQueen, increased Capital from $600,000 to $1,000,000 through issuance of new shares.

2. Bank of Dover, increased Capital from $200,000 to $400,000 through newly authorized shares.

3. Earle State Bank, increased Capital from $500,000 to $1,000,000 through payment of Undivided Profits.

4. McIlroy Bank & Trust, Fayetteville, increased Capital from $5,111,200 to $15,000,000 through the issuance of newly authorized shares.

5. Clark County Bank, Gurdon, increased Capital from $1,400,000 to $2,400,000 through issuance of newly authorized shares.

6. Pine State Bank, Kingsland, increased Capital from $42,000 to $45,750 through the issuance of newly authorized shares.

7. Simmons First Bank of Lake Village, increased Capital from $100,000 to $250,000 through Undivided Profits.

8. Citizens Bank of Lavaca, increased Capital from $236,250 to $283,600 through the sale of newly authorized shares.

9. Merchants & Planters Bank, Newport, increased Capital from $225.000 to $300,000 through issuance and sale of new stock.

10. Farmers & Merchants Bank, Rogers, increased Capital from $874,000 to $921,500 through sale of newly authorized shares.

11. Cross County Bank, Wynne, decreased Capital from $1,500,000 to $100,000 through transfer from the Capital Account to Certified Surplus Account.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1985 to June 30, 1986

1. Citizens Bank, Carlisle, from not less than 3 but no more than 15.

2. McIlroy Bank & Trust, Fayetteville, authorized a change in the number of the Bank Board of Directors.

3. The Cleburne County Bank, Heber Springs, from 9 to not less than 14 nor more than 18.

4. Newton County Bank, Jasper, from not less than 3 persons, with the number and manner of election of Directors to be established from time to time by the Corporation's By-laws.

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1985 to June 30, 1986

1. The Citizens Bank, England.

AMENDMENTS CHANGING LOCATION OF BUSINESS

July 1, 1985 to June 30, 1986

1. McIlroy Bank & Trust, Fayetteville, Arkansas to Fayetteville, Washington County, Arkansas.

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO

The average percentage of total equity capital to total assets of the 176 Arkansas State Banks as of June 30, 1986 is 9.32%.

BANK	TOWN	CAPITAL TO ASSET RATIO
Commercial Bank at Alma	Alma	10.62
Bank of Amity	Amity	14.22
Citizens First State Bank	Arkadelphia	8.48
Elk Horn Bank and Trust	Arkadelphia	10.03
Merchants & Planters Bank	Arkadelphia	8.92
Bank of Atkins	Atkins	10.23
The Bank of Augusta	Augusta	13.38
Citizens First State Bank	Bald Knob	9.75
The Citizens Bank	Batesville	7.25
Bank of Bearden	Bearden	13.65
Citizens Bank	Beebe	10.55
First State Bank	Beebe	6.88
Benton State Bank	Benton	9.13
The Union Bank of Benton	Benton	9.30
Bank of Bentonville	Bentonville	8.24
Bank of Blevins	Blevins	9.28
Farmers Bank & Trust Co.	Blytheville	9.60
Citizens Bank	Booneville	8.54
The Bank of Bradley	Bradley	10.17
Bank of Brinkley	Brinkley	9.58
Bank of Cabot	Cabot	8.70
First State Bank	Calico Rock	12.58
Caraway Bank	Caraway	10.93
Citizens Bank & Trust	Carlisle	9.48
Bank of Cave City	Cave City	8.13
American State Bank	Charleston	11.75
Bank of Cherry Valley	Cherry Valley	8.88
The Merchants & Planters Bank	Clarendon	7.65
Arkansas State Bank	Clarksville	8.69
Farmers Bank & Trust Co.	Clarksville	7.19
Clinton State Bank	Clinton	7.09
First State Bank & Trust Co.	Conway	7.50
Corning Bank	Corning	7.95
First State Bank	Crossett	8.90
Danville State Bank	Danville	10.90
Arkansas Valley Bank	Dardanelle	10.35
Bank of Dardanelle	Dardanelle	9.43
Decatur State Bank	Decatur	9.99
Bank of Delight	Delight	11.55
First State Bank	DeQueen	8.23
Dermott State Bank	Dermott	12.92
First State Bank of Dermott	Dermott	9.71
Farmers & Merchants Bank	Des Arc	22.87
DeWitt Bank & Trust Co.	DeWitt	16.35

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Bank of Dover	Dover	9.74
Dumas State Bank	Dumas	10.09
Merchants and Farmers Bank	Dumas	12.35
Earle State Bank	Earle	14.80
The Exchange Bank & Trust Co.	El Dorado	8.38
The Delta State Bank	Elaine	37.81
Bank of Elkins	Elkins	8.61
The Citizens Bank	England	13.81
Bank of England	England	14.96
The Eudora Bank	Eudora	10.59
Bank of Eureka Springs	Eureka Springs	11.50
Bank of Evening Shade	Evening Shade	9.75
McIlroy Bank & Trust	Fayetteville	6.88
Fordyce Bank & Trust	Fordyce	11.81
Planters Bank & Trust Co.	Forrest City	9.44
Planters & Merchants Bank	Gillett	11.03
The Bank of Glenwood	Glenwood	8.32
First State Bank	Gould	13.80
Bank of Gravett	Gravette	11.66
Farmers Bank	Greenwood	11.38
The First Bank	Griffithville	14.98
Clark County Bank	Gurdon	4.01
Farmers Bank	Hamburg	7.56
Calhoun County Bank	Hampton	11.61
The Bank of Harrisburg	Harrisburg	8.30
The Security Bank	Harrison	7.63
Hazen First State Bank	Hazen	10.91
Heber Springs State Bank	Heber Springs	6.08
The Cleburne County Bank	Heber Springs	7.78
Bank of Holly Grove	Holly Grove	13.54
Horatio State Bank	Horatio	8.95
Arkansas Bank & Trust	Hot Springs	6.50
Bank of Imboden	Imboden	8.03
First Jacksonville Bank	Jacksonville	9.50
Newton County Bank	Jasper	9.24
Bank of Northeast Arkansas	Jonesboro	9.06
Citizens Bank of Jonesboro	Jonesboro	7.35
Mercantile Bank	Jonesboro	7.57
Simmons First Bank	Jonesboro	8.28
Farmers & Merchants Bank	Judsonia	13.88
Union State Bank	Junction City	9.16
Bank of Kensett	Kensett	26.38
Pine State Bank	Kingsland	8.61
Madison Bank and Trust	Kingston	10.72
Bank of Lake Village	Lake Village	13.59
Simmons First Bank	Lake Village	7.81
Citizens Bank of Lavaca	Lavaca	11.79
Leachville State Bank	Leachville	17.84

ARKANSAS STATE BANK DEPARTMENT CAPITAL TO ASSET RATIO (CONT'D)

BANK	TOWN	CAPITAL TO ASSET RATIO
Little River Bank	Lepanto	17.76
Peoples Bank and Loan Co.	Lewisville	9.96
Bank of Lincoln	Lincoln	9.05
Pulaski Bank & Trust Co.	Little Rock	6.22
Bank of Lockesburg	Lockesburg	9.09
First State Bank	Lonoke	10.85
Farmers Bank & Trust Co.	Magnolia	9.51
Bank of Malvern	Malvern	11.58
Peoples Bank	Mammoth Spring	6.92
The Merchants & Planters Bank	Manila	14.98
Bank of Mansfield	Mansfield	8.84
Farmers and Merchants Bank	Marianna	13.60
Citizens Bank	Marion	11.07
Marked Tree Bank	Marked Tree	10.54
Searcy County Bank	Marshall	8.90
Bank of Marvell	Marvell	13.36
Bank of McCrory	McCrory	11.80
McGehee Bank	McGehee	9.29
The Bank of North Arkansas	Melbourne	7.75
The Union Bank of Mena	Mena	14.03
Monette State Bank	Monette	7.42
Commercial Bank & Trust Co.	Monticello	9.37
Union Bank & Trust Co.	Monticello	7.78
The Bank of Montgomery County	Mount Ida	9.15
Peoples Bank and Trust Co.	Mountain Home	9.73
Bank of Mountain View	Mountain View	14.96
Bank of Mulberry	Mulberry	10.29
Pike County Bank	Murfreesboro	7.82
Bank of Newark	Newark	9.33
First State Bank of Newport	Newport	6.44
Merchants & Planters Bank	Newport	8.93
The Twin City Bank	No. Little Rock	7.66
The Planters Bank	Osceola	9.28
Bank of Ozark	Ozark	10.45
Security Bank	Paragould	7.19
Bank of Parkdale	Parkdale	8.08
First State Bank	Parkin	14.03
Bank of Pea Ridge	Pea Ridge	8.49
The Perry County Bank	Perryville	10.11
Piggott State Bank	Piggott	8.33
First State Bank	Plainview	8.26
Bank of Pocahontas	Pocahontas	11.56
Planters & Stockmen Bank	Pocahontas	8.70
The Lawrence County Bank	Portia	7.81
Portland Bank	Portland	13.34
The Peoples Bank	Portland	13.09
The Farmers and Merchants Bank	Prairie Grove	10.99
Bank of Prescott	Prescott	10.19

ARKANSAS STATE BANK DEPARTMENT
CAPITAL TO ASSET RATIO (CONT'd)

BANK	TOWN	CAPITAL TO ASSET RATIO
The Bank of Rector	Rector	12.49
Farmers & Merchants Bank	Reyno	9.71
The Bank of Rison	Rison	13.07
Farmers and Merchants Bank	Rogers	7.83
Peoples Bank & Trust Co.	Russellville	7.99
Bank of Salem	Salem	8.37
Logan County Bank	Scranton	10.64
First Security Bank	Searcy	10.45
Grant County Bank	Sheridan	10.14
First State Bank	Sherwood	7.19
Arkansas State Bank	Siloam Springs	7.65
Smackover State Bank	Smackover	12.09
Merchants & Planters Bank	Sparkman	8.11
First State Bank	Springdale	7.79
Bodcaw Bank	Stamps	9.22
Bank of Star City	Star City	7.90
Stephens Security Bank	Stephens	8.70
Citizens Bank	Strong	19.63
The Farmers & Merchants Bank	Stuttgart	10.34
Bank of Trumann	Trumann	10.49
Bank of Tuckerman	Tuckerman	14.72
Tyronza Bank	Tyronza	15.20
Citizens Bank & Trust Co.	Van Buren	8.76
Bank of Waldo	Waldo	7.13
The Peoples Bank	Waldo	10.67
Bank of Waldron	Waldron	11.19
The Scott County Bank	Waldron	8.57
First State Bank	Warren	8.52
Warren Bank and Trust Co.	Warren	10.29
Bank of Weiner	Weiner	12.96
Merchants and Farmers Bank	West Helena	7.28
Bank of West Memphis	West Memphis	11.87
Wilmot State Bank	Wilmot	15.51
Bank of Wilson	Wilson	14.58
Cross County Bank	Wynne	9.57
The Bank of Yellville	Yellville	7.80

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks Only)
1976-1986

	June 1976	June 1986
Number of banks with assets of less than $1,000,000	2	0
With assets of $1,000,000 to $2,000,000	2	0
With assets of $2,000,000 to $3,500,000	6	1
With assets of $3,500,000 to $5,000,000	12	3
With Assets of $5,000,000 to $7,500,000	25	3
With assets of $7,500,000 to $10,000,000	29	9
With assets of $10,000,000 to $15,000,000	35	13
With assets of $15,000,000 to $20,000,000	21	20
With assets of $20,000,000 to $30,000,000	28	38
With assets of $30,000,000 to $50,000,000	16	40
With assets of $50,000,000 to $75,000,000	2	24
With assets of $75,000,000 to $100,000,000	4	10
With assets over $100,000,000	1	15
	183	176

	June 30, 1976	June 30, 1986	Per Cent Increase
	(Reported in millions and nearest thousand)		
Total resources	$3,138,905	7,888,280	151
Total loans	1,690,149	4,161,653	146
Securities	1,073,429	2,280,322	112
Deposits	2,829,065	7,026,680	148
Total Capital Accounts	259,863	679,049	161

SEVENTY-SECOND REPORT

showing

THE CONDITION OF THE 176 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1986

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER
FOR ALL OF ARKANSAS IS 501

COMMERCIAL BANK AT ALMA

P.O. Box 369 Crawford County
Zip Code: 72921

City: Alma
Charter Number: 297
Telephone: 632-2257

Population: 3,007
Charter Date: September 15, 1909
Branches: 2

Bank Holding Company Affiliate: Commerce Financial Corporation

CHAIRMAN: JOHN PAUL BALLENTINE
PRESIDENT: *HILDA KNIGHT
EXECUTIVE V.P.: TERRY Q. CARSON
VICE PRESIDENT: WILLIAM N. BRASHER III

Total Assets	27,759	Preferred Stock	-0-
Loans, Net	15,569	Common Stock	200
Securities	8,705	Surplus	800
Interest Bearing Balances	500	Undivided Profits	1,804
Total Deposits	24,687	Reserve for Loan Losses	161
No. Shares Authorized	8,000	Total Equity Capital	2,804
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: John Paul Ballentine, James A. Arnold II, William N Brasher III, Terry Q. Carson, John A. Griffin, Hilda Knight

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*Designates Chief Executive Officer

BANK OF AMITY

Public Square and Hwys. 8 & 84
P.O. Box 38 Clark County
Zip Code: 71921

City: Amity
Charter Number: 198
Telephone: 342-5269

Population: 859
Charter Date: November 30, 1905
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT AND CASHIER: *CLEDA OLDS
VICE PRESIDENT: JOE F. MAXEY
VICE PRESIDENT: ERNIE DUNLAP
ASST. CASHIER: HAZEL RICHARDSON
ASST. CASHIER: PEGGY T. ADAMS

Total Assets	35,952	Preferred Stock	-0-
Loans, Net	7,386	Common Stock	100
Securities	21,461	Surplus	1,700
Interest Bearing Balances	900	Undivided Profits	3,227
Total Deposits	30,477	Reserve for Loan Losses	98
No. Shares Authorized	4,000	Total Equity Capital	5,027
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Cleda Olds, Joe F. Maxey, Hazel Richardson, Ernie Dunlap, M. H. Oakley

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*Designates Chief Executive Officer

CITIZENS FIRST STATE BANK

506 Main Street
P.O. Box 218 Clark County
City: Arkadelphia
Zip Code: 71923
Population: 10,169
Charter Number: 736
Charter Date: May 24, 1977
Telephone: 246-2411
Branches: 1

Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

PRESIDENT: *R. EDWARD SNIDER JR.
EX. V.P. & V. CHAIRMAN OF THE BOARD: RAYMOND TOLER
SR. V. P. & CASHIER: JOHNNIE SUE HUNEYCUTT
VICE PRESIDENT: JUDY SLIGH
VICE PRESIDENT: TOM CALHOON

Total Assets	35,676	Preferred Stock	-0-
Loans, Net	23,696	Common Stock	300
Securities	3,636	Surplus	1,000
Interest Bearing Balances	2,600	Undivided Profits	1,587
Total Deposits	32,521	Reserve for Loan Losses	153
No. Shares Authorized	30,000	Total Equity Capital	2,887
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: I. B. Fuller, Jr., Raymond C. Toler, E. J. Alexander, Flave Carpenter, Cecil Cupp, Jr., Jerry Francis, Billy Bob Hardman, Ed McCorkle, John M. Moore, R. Edward Snider, Jr., Ralph Williams

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*Designates Chief Executive Officer

ELK HORN BANK & TRUST COMPANY

P.O. Box 248 Clark County
City: Arkadelphia
Zip Code: 71923
Population: 10,169
Charter Number: 142
Charter Date: September 28, 1903
Telephone: 246-5811
Branches: 2

Bank Holding Company Affiliate: Elk Horn Bancshares, Inc.

CHAIRMAN: JAMES W. HARRINGTON
PRESIDENT & CEO: *LARRY C. WHITLEY
EXECUTIVE V.P. & CASHIER: ROY N. SHOPE
VICE PRESIDENT: HERMAN G. BREWER

Total Assets	47,920	Preferred Stock	-0-
Loans, Net	19,504	Common Stock	600
Securities	18,433	Surplus	1,400
Interest Bearing Balances	4,300	Undivided Profits	2,664
Total Deposits	42,764	Reserve for Loan Losses	156
No. Shares Authorized	24,000	Total Equity Capital	4,664
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Thomas B. Barksdale, James Blanton, Harold Echols, James W. Harrington, J. Hugh Lookadoo, Earl Meeks, Wayne D. Pollard, Roy N. Shope, A. C. Stone, Larry C. Whitley, J. B. Wingfield

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*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK & TRUST COMPANY

526 Main Street
P.O. Box 219 Clark County
City: Arkadelphia
Zip Code: 71923
Population: 10,169
Charter Number: 341
Charter Date: August 1, 1911
Telephone: 246-4511
Branches: 1

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

PRES. & CHIEF EXE. OFF.: *MILLARD E. AUD
SENIOR V.P.: BOBBY G. JONES
V.P. & CASHIER: BARBARA J. NEEL

Total Assets	34,595	Preferred Stock	-0-
Loans, Net	17,278	Common Stock	120
Securities	11,313	Surplus	1,330
Interest Bearing Balances	550	Undivided Profits	1,588
Total Deposits	31,311	Reserve for Loan Losses	51
No. Shares Authorized	4,800	Total Equity Capital	3,038
No. Shares Outstanding	4,800	Subordinated Debt	-0-

DIRECTORS: Millard E. Aud, John M. Hobgood, Toney D. McMillan, Paul L. Offutt, Robert C. Rhodes, Jane Ross, Donald M. Tatman, Ross M. Whipple, Cary E. Young

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*Designates Chief Executive Officer

BANK OF ATKINS

P.O. Box 157 Pope County
City: Atkins
Zip Code: 72823
Population: 3,002
Charter Number: 35
Charter Date: September 19, 1895
Telephone: 641-2987
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JAMES C. MITCHELL
PRESIDENT & CEO: *DAVID M. MITCHELL
CASHIER: DOROTHY WILEY

Total Assets	13,602	Preferred Stock	-0-
Loans, Net	5,880	Common Stock	125
Securities	5,242	Surplus	925
Interest Bearing Balances	600	Undivided Profits	290
Total Deposits	12,098	Reserve for Loan Losses	57
No. Shares Authorized	12,500	Total Equity Capital	1,340
No. Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: James C. Mitchell, David M. Mitchell E. L. Jorden

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*Designates Chief Executive Officer

THE BANK OF AUGUSTA

100 S. Second Street
P.O. Box Y Woodruff County
City: Augusta Zip Code: 72006 Population: 3,496
Charter Number: 669 Charter Date: February 20, 1935
Telephone: 347-2511 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: R. E. GREGORY
PRESIDENT: E. R. MILLER
EXECUTIVE V.P.: *WOODY CASTLEBERRY
V.P. & CASHIER: DOROTHY WILLIS

Total Assets	31,460	Preferred Stock	-0-
Loans, Net	13,724	Common Stock	200
Securities	11,792	Surplus	800
Interest Bearing Balances	2,885	Undivided Profits	3,173
Total Deposits	26,840	Reserve for Loan Losses	41
No. Shares Authorized	8,000	Total Equity Capital	4,173
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Woody Castleberry, Franklin Collier, Dr. Steven Collier, W. P. Daniel, W. P. Daniel, Jr., Charles P. Eldridge, John Rolfe Eldridge, R. E. Gregory, R. E. Gregory, Jr., E. R. Miller, Dorothy Willis

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*Designates Chief Executive Officer

CITIZENS STATE BANK

110 South Elm
P.O. Box 200 White County
City: Bald Knob Zip Code: 72010 Population: 2,758
Charter Number: 636 Charter Date: January 22, 1931
Telephone: 724-3241 Branches: 1

Bank Holding Company Affiliate: Citizens State Bankshares of Bald Knob, Inc.

CHAIRMAN: *JUANITA LITZELFELNER
PRES. & TRUST OFF.: LARRY E. KIRCHER
SR. V.P. & CASHIER: WENDELL NIER
VICE PRESIDENT: MARGARET ETHERIDGE
ASST. VICE PRESIDENT: PEGGY REED

Total Assets	21,360	Preferred Stock	-0-
Loans, Net	10,772	Common Stock	100
Securities	5,849	Surplus	700
Interest Bearing Balances	400	Undivided Profits	987
Total Deposits	19,338	Reserve for Loan Losses	327
No. Shares Authorized	4,000	Total Equity Capital	1,787
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Bernard C. Smith, Bob J. Clark

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*Designates Chief Executive Officer

THE CITIZENS BANK

3rd & College
P.O. Box 2156 Independence County
City: Batesville Zip Code: 72503-2156 Population: 8,200
Charter Number: 705 Charter Date: February 19, 1953
Telephone: 793-4441 Branches: 4

Bank Holding Company Affiliate: Citizens Bancshares of Batesville Inc.

PRESIDENT & CEO: *T. G. VINSON
EXEC. V.P.: CHARLES ARNOLD
SR. V.P.: DAVID HIDY
CASHIER: GREG SHAVER

Total Assets	110,839	Preferred Stock	-0-
Loans, Net	66,294	Common Stock	1,400
Securities	28,123	Surplus	1,000
Interest Bearing Balances	-0-	Undivided Profits	5,012
Total Deposits	102,042	Reserve for Loan Losses	672
No. Shares Authorized	14,000	Total Equity Capital	7,412
No. Shares Outstanding	14,000	Subordinated Debt	400

DIRECTORS: T. G. Vinson, Charles Arnold, Lackey Moody, Dr. Lackey G. Moody, M. F. Highsmith, Noel K. Sims, Mrs. J. K. Southerland, Doyle Rogers

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*Designates Chief Executive Officer

BANK OF BEARDEN

2nd & Cedar
P.O. Box 135 Ouachita County
City: Bearden Zip Code: 71720 Population: 1,192
Charter Number: 688 Charter Date: July 5, 1945
Telephone: 687-2233 Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JOHN E. ANTHONY
PRESIDENT & CEO: *RICK GREEN
EXECUTIVE V.P.: KEN RILEY
VICE PRESIDENT: EDWARD W. PASCHAL

Total Assets	16,590	Preferred Stock	-0-
Loans, Net	6,244	Common Stock	203
Securities	5,218	Surplus	1,127
Interest Bearing Balances	2,289	Undivided Profits	908
Total Deposits	14,225	Reserve for Loan Losses	30
No. Shares Authorized	8,800	Total Equity Capital	2,238
No. Shares Outstanding	8,140	Subordinated Debt	-0-

DIRECTORS: John E. Anthony, Joe F. Barner, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Word

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*Designates Chief Executive Officer

CITIZENS BANK

P.O. Drawer T White County
City: Beebe
Zip Code: 72012
Population: 4,000
Charter Number: 465
Charter Date: June 21, 1917
Telephone: 882-6411
Branches: 1

Bank Holding Company Affiliate: None

CHM & CEO: *E. H. ABINGTON II
PRESIDENT: J. DARREL HALL
SR. V.P.: JAMES LOVELL
FIRST V.P.: MARGIE JENSEN
V.P.: C. A. JONES
V.P.: BETTY LIDDLE
CASHIER: ANNA SPRADLIN
ASST. CASHIER: GLENNA PRUITT
ASST. CASHIER: KATHY NOKES

Total Assets	28,806	Preferred Stock	-0-
Loans, Net	17,065	Common Stock	200
Securities	6,384	Surplus	600
Interest Bearing Balances	100	Undivided Profits	2,017
Total Deposits	25,710	Reserve for Loan Losses	249
No. Shares Authorized	20,000	Total Equity Capital	2,817
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: E. H. Abington, II, Doyle Burns, Millan Burrow, G. Byrne Garrett, Leroy Goff, Lee Hayes, Margie Jensen, C. A. Jones, James Rakes, Mayes Scott

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*Designates Chief Executive Officer

FIRST STATE BANK

1500 DeWitt Henry Dr.
P.O. Box 2000 White County
City: Beebe
Zip Code: 72012
Population: 4,000
Charter Number: 742
Charter Date: April 20, 1981
Telephone: 882-6406
Branches: 0

Bank Holding Company Affiliate: First Charter Bancshares, Inc.

PRES. & CEO: *GARLAND KIRKPATRICK
SR. V.P.: DAVID MILLER
CASHIER: MARILYN COLE

Total Assets	26,387	Preferred Stock	-0-
Loans, Net	19,830	Common Stock	500
Securities	1,849	Surplus	500
Interest Bearing Balances	100	Undivided Profits	739
Total Deposits	20,771	Reserve for Loan Losses	82
No. Shares Authorized	50,000	Total Equity Capital	1,739
No. Shares Outstanding	50,000	Subordinated Debt	-0-

DIRECTORS: Dr. Ruth Couch, Grace Crouch, Johnnie Downing, Walter England, Keith Knight, Garland Kirkpatrick, Lyndell Lay, Gene Holman, David Miller

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*Designates Chief Executive Officer

BENTON STATE BANK

146 West South Street
P.O. Box 9 Saline County
Zip Code: 72015

City: Benton
Charter Number: 664
Telephone: 778-0431

Population: 18,000
Charter Date: March 3, 1934
Branches: 5

Bank Holding Company Affiliate: Benton State Bankshares

CHAIRMAN OF BOARD: BOB ALSOBROOK
PRESIDENT & CEO: *BROOKS MORRIS
EXEC. V. P.: RUSSELL COLEMAN
SENIOR V.P.: HARRY McCORMICK
VICE PRESIDENT: JUNE MAGEE

Total Assets	121,451	Preferred Stock	-0-
Loans, Net	40,958	Common Stock	1,320
Securities	66,997	Surplus	825
Interest Bearing Balances	140	Undivided Profits	8,574
Total Deposits	109,139	Reserve for Loan Losses	407
No. Shares Authorized	132,000	Total Equity Capital	10,719
No. Shares Outstanding	132,000	Subordinated Debt	-0-

DIRECTORS: Mrs. W. R. Alsobrook, Roy Bishop, Fred Briner, Calvin Brown, A. B. Holiman, Jr., W. W. Jones, Malcolm Lawrence, N. P. Ramsey, Gordon Spivey, D. J. Stirman, Bob Alsobrook, Russell Coleman, Brooks Morris, W. L. Tucker, Virgil Williams

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*Designates Chief Executive Officer

THE UNION BANK OF BENTON

Conway & Market
P.O. Box 687 Saline County
Zip Code: 72015

City: Benton
Charter Number: 706
Telephone: 778-0411

Population: 18,000
Charter Date: January 11, 1954
Branches: 2

Bank Holding Company Affiliate: Union Bancshares of Benton

CEO: *GREG B. BROWN
PRESIDENT: BOB GREGORY
SR. V. P.: BOB LEWIS
VICE PRESIDENT: K. M. TAYLOR
VICE PRESIDENT: MARGARET JEFFERSON
VICE PRESIDENT: BILL SCEARCE

Total Assets	68,228	Preferred Stock	-0-
Loans, Net	24,799	Common Stock	729
Securities	19,299	Surplus	857
Interest Bearing Balances	17,546	Undivided Profits	4,346
Total Deposits	61,326	Reserve for Loan Losses	457
No. Shares Authorized	72,940.3	Total Equity Capital	5,932
No. Shares Outstanding	72,940.3	Subordinated Debt	516

DIRECTORS: Greg B. Brown, June Brown, Lilburn Carlisle, J. D. Harris, R. G. Kuerner, I. E. McCray Jr., J. Fred Walton Jr., John Young, Bob Gregory

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*Designates Chief Executive Officer

BANK OF BENTONVILLE

201 N.E. A Street
P.O. Box 1229 Benton County
City: Bentonville Zip Code: 72712 Population: 9,920
Charter Number: 641 Charter Date: February 25, 1931
Telephone: 273-3331 Branches: 4

Bank Holding Company Affiliate: None

PRESIDENT: *BURTON E. STACY
EXECUTIVE V. P.: DAVID A. SHORT
EXECUTIVE V.P.: JOHN W. FRYER
SR. VICE PRESIDENT: WARREN FIELDS
VICE PRESIDENT: DAN DYKEMA
VICE PRESIDENT: MIKE PRENGER
VICE PRESIDENT: ROB SABATA
VICE PRESIDENT: BOB HOLLINGSHEAD

Total Assets	158,464	Preferred Stock	-0-
Loans, Net	97,555	Common Stock	980
Securities	46,227	Surplus	5,270
Interest Bearing Balances	1,973	Undivided Profits	6,171
Total Deposits	142,468	Reserve for Loan Losses	692
No. Shares Authorized	100,000	Total Equity Capital	12,421
No. Shares Outstanding	78,400	Subordinated Debt	-0-

DIRECTORS: Edward Adair, George Billingsley, R. E. Buck, Max Burger, William Enfield, Glenn Featherston, John Fryer, David Glass, Carl Hutchens, Clayton Little, John Rollow, Roy Scoggins, Burton Stacy, Alice Walton, Jim Walton, Sam Walton

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*Designates Chief Executive Officer

BANK OF BLEVINS

P.O. Box 158 Hempstead County
City: Blevins Zip Code: 71825 Population: 314
Charter Number: 385 Charter Date: August 12, 1912
Telephone: 874-2541 Branches: 0

Bank Holding Company Affiliate: First National Bancshares of Hempstead County, Inc.

PRESIDENT: P. C. STEPHENS
EXEC. V.P. & CASHIER: *MIKE STEPHENS
SR. V.P.: NELL STEPHENS

Total Assets	8,502	Preferred Stock	-0-
Loans, Net	3,067	Common Stock	101
Securities	2,251	Surplus	150
Interest Bearing Balances	2,497	Undivided Profits	534
Total Deposits	7,635	Reserve for Loan Losses	4
No. Shares Authorized	16,000	Total Equity Capital	785
No. Shares Outstanding	8,050	Subordinated Debt	-0-

DIRECTORS: Thomas E. Hays, Jr., Harold M. Stephens, Mike Stephens, Nell Stephens P. C. Stephens

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*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

400 West Main Street
P.O. Box 688 Mississippi County
City: Blytheville
Zip Code: 72315
Population: 24,314
Charter: 253
Charter Date: March 16, 1908
Telephone: 763-8101
Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN & CEO: *JAMES L. MAGEE
PRESIDENT: ALVIN HUFFMAN III
EXECUTIVE V.P.: LEE A. CROWE
VICE PRESIDENT: STEVE BELL

Total Assets	90,196	Preferred Stock	-0-
Loans, Net	25,865	Common Stock	1,000
Securities	46,092	Surplus	2,750
Interest Bearing Balances	5,600	Undivided Profits	4,692
Total Deposits	76,753	Reserve for Loan Losses	236
No. Shares Authorized	40,000	Total Equity Capital	8,442
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: James L. Magee, Dale Briggs, Jerry Cohen, Glen Cook, Lee A. Crowe, Alvin Huffman, III, Paul Hughes, Herbert Jones, Gaylon M. Lawrence, Jr. R. A. Porter

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*Designates Chief Executive Officer

CITIZENS BANK OF BOONEVILLE

P.O. Box 238 Logan County
City: Booneville
Zip Code: 72927
Population: 3,718
Charter Number: 397
Charter Date: April 10, 1910
Telephone: 675-2747
Branches: 3

Bank Holding Company Affiliate: First Western Bancshares Inc.

CHAIR. OF BOARD & CEO: *JERAL L. HAMPTON
EXEC. VICE PRESIDENT: BILL LANDRUM
VICE PRESIDENT: TOM CALLAN
VICE PRESIDENT: JOE HENRY EARP
V.P. & CASHIER: BILL MITCHELL
VICE PRESIDENT: LEE STRICKLAND
VICE PRESIDENT: SHIRLEY KAY YOUNG
ASST. V.P.: GLYNDA McCONNELL

Total Assets	63,558	Preferred Stock	-0-
Loans, Net	35,835	Common Stock	1,000
Securities	11,639	Surplus	1,000
Interest Bearing Balances	11,424	Undivided Profits	3,101
Total Deposits	57,956	Reserve for Loan Losses	359
No. Shares Authorized	100,000	Total Equity Capital	5,101
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Melvin R. Dunn, Glenn Fitzgerald, John T. Hampton, Billy Dale Leslie, C. Richard Lippard, W. C. Littlefield, Gene Remy

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*Designates Chief Executive Officer

THE BANK OF BRADLEY

P.O. Box 128 Lafayette County
City: Bradley
Zip Code: 71826
Population: 790
Charter Number: 653
Charter Date: April 10, 1933
Telephone: 894-3322
Branches: 0

Bank Holding Company Affiliate: The Bradley Corporation

CHAIRMAN & PRESIDENT: *LANE PIERCE
EXEC. VICE PRESIDENT: BILLIE PIERCE
CASHIER: WANDA HAYES

Total Assets	11,083	Preferred Stock	-0-
Loans, Net	6,299	Common Stock	100
Securities	2,476	Surplus	650
Interest Bearing Balances	700	Undivided Profits	321
Total Deposits	9,918	Reserve for Loan Losses	62
No. Shares Authorized	10,000	Total Equity Capital	1,071
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Lane Pierce, Gerald Crabtree, Randy Griffing

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*Designates Chief Executive Officer

BANK OF BRINKLEY

130 S. New Orleans
P.O. Box 727 Monroe County
City: Brinkley
Zip Code: 72021
Population: 4,909
Charter Number: 110
Charter Date: January 17, 1903
Telephone: 734-3133
Branches: 0

Bank Holding Company Affiliate: Brinkley Bancshares

CHAIRMAN: A. L. RUSHER
PRESIDENT: *A. H. RUSHER
EXEC. VICE PRESIDENT: GUS RUSHER
VICE PRESIDENT: HAROLD HARDWICK
ASST. V.P.: TERRY SINGLETERRY
CASHIER: MILDRED DICKSON
ASSISTANT CASHIER: KITTY SMITH
ASSISTANT CASHIER: VIRGINIA SIMPSON
ASSISTANT CASHIER: DELMA GROSS

Total Assets	51,396	Preferred Stock	-0-
Loans, Net	21,460	Common Stock	600
Securities	18,464	Surplus	2,000
Interest Bearing Balances	6,100	Undivided Profits	2,050
Total Deposits	45,897	Reserve for Loan Losses	302
No. Shares Authorized	24,000	Total Equity Capital	4,650
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: A. L. Rusher, A. H. Rusher, Gus Rusher, Harold Hardwick, L. C. Dial, S. A. McKnight, Don Fuller, Jim Carroll, Jr.

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*Designates Chief Executive Officer

BANK OF CABOT

One City Plaza
P.O. Box 1028 Lonoke County
City: Cabot
Zip Code: 72023
Population: 6,168
Charter Number: 120
Charter Date: March 15, 1903
Telephone: 843-3575
Branches: 2

Bank Holding Company Affiliate: Cabot Bankshares, Inc.

PRESIDENT: *JAMES M. PARK
V.P. & CASHIER: JOE W. PARK
VICE PRESIDENT: WILLIAM E. WILLIAMS
VICE PRESIDENT: JUANITA C. MORDEN
VICE PRESIDENT: JAMES F. CAMPBELL
VICE PRESIDENT: JOHN C. THOMPSON
COMPTROLLER: DORIS L. WALKER
AVP: THETTA M. ALLMAN
AVP: VIRGINIA M. IRVIN
AC: MARILYN D. SPENCE
MKT. OFFICER: KAY BAUER
AUDITOR: OLETA KINDER

Total Assets	70,972	Preferred Stock	-0-
Loans, Net	43,836	Common Stock	625
Securities	19,251	Surplus	1,575
Interest Bearing Balances	100	Undivided Profits	3,478
Total Deposits	64,017	Reserve for Loan Losses	542
No. Shares Authorized	25,000	Total Equity Capital	5,678
No. Shares Outstanding	25,000	Subordinated Debt	300

DIRECTORS: Howell M. Thompson, Charles R. Templeton, James M. Park, A. M. Feland, III, Charles L. George, Austin R. Leeds, Jack M. Lowman, Joe W. Park, Gerald H. Shock, H. A. Whitley, William E. Williams

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*Designates Chief Executive Officer

FIRST STATE BANK

South & Rodman Street
P.O. Box 236 Izard County
City: Calico Rock
Zip Code: 72519
Population: 1,046
Charter Number: 439
Charter Date: May 1, 1914
Telephone: 297-3711
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CEO: *H DAVEY WYATT
EXEC. V. P.: DANNY MOSER
VICE PRESIDENT: PAUL W. SEAY
ASST. VICE PRESIDENT: BOYCE HICKS
ASST. CASHIER: MONDALYN CALDWELL
ADMN. ASSISTANT: JOANN FARMER

Total Assets	29,982	Preferred Stock	-0-
Loans, Net	14,411	Common Stock	250
Securities	10,946	Surplus	750
Interest Bearing Balances	1,200	Undivided Profits	2,623
Total Deposits	26,084	Reserve for Loan Losses	170
No. Shares Authorized	10,000	Total Equity Capital	3,623
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Gaye Copp, Paul W. Seay, H. Davey Wyatt

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*Designates Chief Executive Officer

CARAWAY BANK

Kentucky Street
P.O. Box 39 Craighead County
City: Caraway
Zip Code: 72419
Population: 1,165
Charter Number: 717
Charter Date: November 27, 1962
Telephone: 482-3329
Branches: 0

Bank Holding Company Affiliate: Caraway Bancshares, Inc.

CHAIRMAN: *AMOS DAVID

PRESIDENT: J. R. DAVID, JR.

Total Assets	8,902	Preferred Stock	-0-
Loans, Net	5,454	Common Stock	252
Securities	1,903	Surplus	100
Interest Bearing Balances	99	Undivided Profits	562
Total Deposits	7,919	Reserve for Loan Losses	66
No. Shares Authorized	10,080	Total Equity Capital	914
No. Shares Outstanding	10,080	Subordinated Debt	-0-

DIRECTORS: Amos David, J. R. David, Jr., Lee David, Gundel Martin, Deborah Taylor

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*Designates Chief Executive Officer

CITIZENS BANK & TRUST

118 North Court
P.O. Box 69 Lonoke County
City: Carlisle
Zip Code: 72024
Population: 2,500
Charter Number: 628
Charter Date: December 22, 1930
Telephone: 552-7571
Branches: 1

Bank Holding Company Affiliate: Carlisle Bancshares, Inc.

PRES. & CHAIR. OF BOARD: *M. S. WOODRUFF
SR. VICE PRESIDENT: BILL J. SHOUP

V.P. & CASHIER: LAVERNE CALDWELL
V.P. & TRUST OFF.: M. GAINES YOUNG

Total Assets	45,489	Preferred Stock	-0-
Loans, Net	24,794	Common Stock	975
Securities	16,931	Surplus	1,025
Interest Bearing Balances	500	Undivided Profits	2,123
Total Deposits	40,454	Reserve for Loan Losses	210
No. Shares Authorized	39,000	Total Equity Capital	4,123
No. Shares Outstanding	39,000	Subordinated Debt	-0-

DIRECTORS: M. S. Woodruff, Bill Shoup, Gaines Young, Charles Hunt, Dr. J. F. Gartman, C. W. Harper, Randall Snider, Garland Cazer, Daniel Horton, Charles Owen, Clifford Bennett, Sr., Advisory

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*Designates Chief Executive Officer

BANK OF CAVE CITY

Main Street
P.O. Box 82 Sharp County
Zip Code: 72521

City: Cave City
Charter Number: 209
Telephone: 283-5301

Population: 1,634
Charter Date: July 2, 1906
Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

PRESIDENT: EUGENE STREET
EXEC. V.P.: *JAMES M. STREET
SR. V.P.—CASHIER: CLIFTON CRABTREE

Total Assets	21,848	Preferred Stock	-0-
Loans, Net	10,374	Common Stock	100
Securities	8,769	Surplus	400
Interest Bearing Balances	1,101	Undivided Profits	1,114
Total Deposits	19,960	Reserve for Loan Losses	176
No. Shares Authorized	4,000	Total Equity Capital	1,614
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Eugene Street, James M. Street, Clifton Crabtree, Samual Beller

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*Designates Chief Executive Officer

AMERICAN STATE BANK

Main & Logan Streets
P.O. Box 128 Franklin County
Zip Code: 72933

City: Charleston
Charter Number: 314
Telephone: 965-2201

Population: 1,759
Charter Date: June 10, 1910
Branches: 1

Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

CHAIRMAN & CEO: *JOE S. HIATT
PRESIDENT: MICHAEL F. FLYNN
VICE PRESIDENT: SHERMAN HIATT
VICE PRESIDENT: MARGIE HIATT
VICE PRESIDENT: CHARLES J. BROWN
AVP: ALICE K. WOOD
CASHIER: ANGELA HAYNES

Total Assets	32,426	Preferred Stock	-0-
Loans, Net	13,234	Common Stock	300
Securities	11,845	Surplus	1,000
Interest Bearing Balances	1,900	Undivided Profits	2,541
Total Deposits	27,170	Reserve for Loan Losses	102
No. Shares Authorized	12,000	Total Equity Capital	3,841
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Joe S. Hiatt, Michael F. Flynn, Sherman Hiatt, Troy Clark, Harold W. Jones, Clyde L. Hiatt, Joe Medlock, Joe Larkin, John McDonald

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*Designates Chief Executive Officer

BANK OF CHERRY VALLEY

P.O. Box 188 Cross County
City: Cherry Valley
Zip Code: 72324
Population: 725
Charter Number: 228
Charter Date: January 24, 1907
Telephone: 588-3332
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CHAIRMAN: W. M. SMITH JR.
EXEC. VICE PRESIDENT: *W. M. SMITH III
VICE PRESIDENT: EMMETT MILAM
CASHIER: YVONNE LACE

Total Assets	18,858	Preferred Stock	-0-
Loans, Net	7,803	Common Stock	100
Securities	3,020	Surplus	1,000
Interest Bearing Balances	6,777	Undivided Profits	382
Total Deposits	17,111	Reserve for Loan Losses	212
No. Shares Authorized	2,000	Total Equity Capital	1,482
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: W. M. Smith, Jr., W. M. Smith, III, Emmett Milam, Edward Maddox, H. H. Beasley

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*Designates Chief Executive Officer

THE MERCHANTS AND PLANTERS BANK

297 Madison
P.O. Box 280 Monroe County
City: Clarendon
Zip Code: 72029
Population: 2,500
Charter Number: 21
Charter Date: July 23, 1890
Telephone: 747-3319
Branches: 0

Bank Holding Company Affiliate: Clarendon Holding Company

CHAIRMAN OF BOARD: JAMES B. SHARP
PRESIDENT: *J. PERRY LEE
CASHIER: ESTELLE CATLETT
ASST. CASHIER: BETTY SIMPSON
CORP. SEC.: RHETA GRIFFITH

Total Assets	19,934	Preferred Stock	-0-
Loans, Net	4,213	Common Stock	150
Securities	8,473	Surplus	600
Interest Bearing Balances	4,982	Undivided Profits	735
Total Deposits	17,995	Reserve for Loan Losses	43
No. Shares Authorized	6,000	Total Equity Capital	1,485
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: James B. Sharp, J. Perry Lee, Paul McKay, Rheta Griffith, Donald Davis, B. J. Hopson

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*Designates Chief Executive Officer

ARKANSAS STATE BANK

Cravens & Sevier
P.O. Box 100 Johnson County
City: Clarksville
Zip Code: 72830
Population: 5,200
Charter Number: 722
Charter Date: March 8, 1967
Telephone: 754-6325
Branches: 3

Bank Holding Company Affiliate: Arkansas State Bankcorporation

CHAIRMAN: *JEFFERSON H. HANEY
PRESIDENT: W. M. SHARP
V.P. & CASHIER: BETTY CALLAHAN
VICE PRESIDENT: DONALD F. PERRY

Total Assets	50,865	Preferred Stock	-0-
Loans, Net	25,659	Common Stock	120
Securities	12,229	Surplus	1,880
Interest Bearing Balances	2,399	Undivided Profits	2,113
Total Deposits	45,948	Reserve for Loan Losses	335
No. Shares Authorized	12,000	Total Equity Capital	4,113
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Jefferson H. Haney, Jim Dickerson, Jr., Armil Taylor, R. L. Thompson, Harold T. Whitson, H. E. Wharton, Guy P. Shrigley, Dane Riggs, Donald F. Perry, W. M. Sharp

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*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

214 West Main Street
P.O. Box 288 Johnson County
City: Clarksville
Zip Code: 72830
Population: 5,200
Charter Number: 737
Charter Date: July 6, 1978
Telephone: 754-2020
Branches: 2

Bank Holding Company Affiliate: Farmers Investment Corporation

CEO: *JOE A. WOODSON
PRESIDENT: ERNEST LEE WHITE
SR. VICE PRESIDENT: RONALD R. COLLINS
VICE PRESIDENT: MARY L. WARREN
CHAIRMAN: JAMES C. EAST
VICE PRESIDENT: NINA MASON
VICE PRESIDENT: HAROLD JOHNSON
VICE PRESIDENT: REBECCA UPTON
VICE PRESIDENT: ROBERT C. MAGEE

Total Assets	66,450	Preferred Stock	-0-
Loans, Net	46,696	Common Stock	550
Securities	12,229	Surplus	2,000
Interest Bearing Balances	500	Undivided Profits	1,763
Total Deposits	60,286	Reserve for Loan Losses	498
No. Shares Authorized	5,495	Total Equity Capital	4,313
No. Shares Outstanding	5,495	Subordinated Debt	600

DIRECTORS: James C. East, Robert A. Hurley, J. E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill Porter, Ted Riley, J. T. White, Ernest Lee White, Joe A. Woodson

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*Designates Chief Executive Officer

CLINTON STATE BANK

202 S. Court
P.O. Box 57 Van Buren County
City: Clinton
Zip Code: 72031
Population: 2,080
Charter Number: 695
Charter Date: October 16, 1946
Telephone: 745-2441
Branches: 4

Bank Holding Company Affiliate: Clinton Bancshares, Inc.

CHAIRMAN: JOHN L. JOHNSON
PRESIDENT & CEO: *DYKE JOHNSON
EXEC. VICE PRESIDENT: BUD McKNIGHT
SR. VICE PRESIDENT: JO SMITH
VICE PRESIDENT: CHARLES SMITH
VICE PRESIDENT: EILEEN SMILEY
VICE PRESIDENT & T.O.: ROBERT BARNUM
AVP: LAVELLE McKNIGHT
AVP: SHERRY STURDEVANT

Total Assets	66,188	Preferred Stock	-0-
Loans, Net	26,396	Common Stock	400
Securities	17,207	Surplus	2,100
Interest Bearing Balances	13,099	Undivided Profits	1,721
Total Deposits	61,470	Reserve for Loan Losses	507
No. Shares Authorized	4,000	Total Equity Capital	4,221
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Bone, Jay W. Jackson, Dyke Johnson, John L. Johnson, Joe Lee, Roy Lefler, Jr., Bud McKnight

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*Designates Chief Executive Officer

FIRST STATE BANK AND TRUST COMPANY

Harkrider Place
P.O. Box 729 Faulkner County
City: Conway
Zip Code: 72032
Population: 23,800
Charter Number: 693
Charter Date: May 18, 1946
Telephone: 329-5656
Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

CEO & CHAIRMAN OF BOARD: *JAMES G. WILLIAMSON, JR.
PRESIDENT: B. J. DAUGHERTY
EX. V.P. & CASH: THOMAS E. BENTLEY, JR.
SR. V.P. & T.O.: RICHARD P. CLARK, II
SR. VICE PRESIDENT: JOHN C. STANTON
VICE PRESIDENT: DON BONE
VICE PRESIDENT: JACK HUMPHREY
VICE PRESIDENT: JERRY REA
VICE PRESIDENT: ALVIN G. ROSS

Total Assets	155,108	Preferred Stock	-0-
Loans, Net	107,197	Common Stock	1,000
Securities	22,237	Surplus	4,000
Interest Bearing Balances	6,152	Undivided Profits	5,023
Total Deposits	142,483	Reserve for Loan Losses	1,741
No. Shares Authorized	100,000	Total Equity Capital	10,023
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Dr. Bob Banister, James H. Brewer, William M. Clark, B. J. Daugherty, Alphonse M. Hiegel, J. W. McCracken, M. M. Satterfield, J. F. O'Kelley, Frank E. Robins, III, Earl F. Rogers, Stanley Russ, James G. Williamson, Jr., Charles D. Morgan, Jr.

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*Designates Chief Executive Officer

CORNING BANK

501 West Second Street
P.O. Box 439 Clay County
City: Corning
Zip Code: 72422
Population: 3,500
Charter Number: 745
Charter Date: June 15, 1984
Telephone: 857-3592
Branches: 2

Bank Holding Company Affiliate: First Paragould Bankshares, Inc.

CHAIRMAN: LARRY BREWER
VICE CHAIRMAN: G. L. LIEBLONG
PRESIDENT & CEO: *KELLY G. WRIGHT

Total Assets	36,596	Preferred Stock	-0-
Loans, Net	15,371	Common Stock	100
Securities	17,255	Surplus	1,801
Interest Bearing Balances	300	Undivided Profits	892
Total Deposits	33,329	Reserve for Loan Losses	125
No. Shares Authorized	100,000	Total Equity Capital	2,793
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Robert Bland, J. C. Cothren, Dr. Robert Fahr, J. R. Ford, Dr. G. A. Haynes, Roy McSpadden, J. T. Meriwether, D. Pillow, A. B. Samuel, F. J. Schreit, Jr., Dr. J. M. Williams, Charles Williamson

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*Designates Chief Executive Officer

FIRST STATE BANK

123 Main Street
P.O. Box 638 Ashley County
City: Crossett
Zip Code: 71635
Population: 6,700
Charter Number: 718
Charter Date: May 13, 1963
Telephone: 364-5131
Branches: 1

Bank Holding Company Affiliate: Evergreen Bancshares, Inc.

CHAIRMAN: RICHARD E. GRIFFIN
PRESIDENT & CEO: *JIMMY V. FINCHER
EXECUTIVE V.P.: Z. M. STELL
VICE PRESIDENT: DON WOODS

Total Assets	18,914	Preferred Stock	-0-
Loans, Net	8,986	Common Stock	1,000
Securities	2,400	Surplus	380
Interest Bearing Balances	5,344	Undivided Profits	153
Total Deposits	16,947	Reserve for Loan Losses	165
No. Shares Authorized	100,000	Total Equity Capital	1,533
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Charles Baxley, James S. Nolley, C. E. Ripley, H. A. Etheridge, Jr., Don R. Rodgers, Z. M. Stell, Richard E. Griffin, Jimmy V. Fincher

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*Designates Chief Executive Officer

DANVILLE STATE BANK

P.O. Box 609 Yell County
City: Danville
Zip Code: 72833
Population: 1,856
Charter Number: 615
Charter Date: October 3, 1930
Telephone: 495-2236
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *JOHN ED CHAMBERS. JR.
EX. SR. V.P.: JOHN ED CHAMBERS, III
SR. VICE PRESIDENT: EDWARD J. TAYLOR
V.P. & CASHIER: BOBBY E. RAMEY

Total Assets	70,730	Preferred Stock	-0-
Loans, Net	37,708	Common Stock	250
Securities	13,489	Surplus	2,750
Interest Bearing Balances	15,532	Undivided Profits	4,157
Total Deposits	63,075	Reserve for Loan Losses	622
No. Shares Authorized	10,000	Total Equity Capital	7,157
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: John Ed Chambers, Jr., John Ed Chambers, III, Mike Cornwell, Lloyd R. George, Fay Mathis, Bobby Ramey, Todd Sanders, Charles Sloan, Edward J. Taylor

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*Designates Chief Executive Officer

ARKANSAS VALLEY BANK

102 South Front Street
P.O. Box 330 Yell County
City: Dardanelle
Zip Code: 72834
Population: 3,621
Charter Number: 714
Charter Date: August 29, 1961
Telephone: 229-2151
Branches: 1

Bank Holding Company Affiliate: Bankstock Two, Inc.

CHAIRMAN: CARL G. HOLT
CHIEF EX. OFF.: *GEORGE G. GLEASON, II
V. CHAIR/DEPUTY CEO: MICHAEL C. CARTER
PRES./BANK SERVICES: MARK ROSS
PRES./MORTGAGE SER.: L. STEVEN ROSS
SR. V.P./LENDING: LARRY M. DICKS
V.P./OPERATIONS: JUDY ELLIOTT
CASHIER: DOROTHY GEIBE

Total Assets	33,224	Preferred Stock	-0-
Loans, Net	22,217	Common Stock	783
Securities	6,471	Surplus	1,576
Interest Bearing Balances	100	Undivided Profits	835
Total Deposits	29,538	Reserve for Loan Losses	273
No. Shares Authorized	78,329	Total Equity Capital	3,194
No. Shares Outstanding	78,329	Subordinated Debt	250

DIRECTORS: Carl G. Holt, Dr. Gilroy S. Cornwell, Michael C. Carter, Larry, M. Dicks, George G. Gleason, II, Rosemary D. Holt, Dr. Gene D. Ring, L. Steven Ross, Mark D. Ross, Rennae Sims, William Thornsberry

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*Designates Chief Executive Officer

BANK OF DARDANELLE

102 No. Front Street
P.O. Box 90 Yell County
City: Dardanelle
Zip Code: 72834
Population: 3,621
Charter Number: 668
Charter Date: September 12, 1984
Telephone: 229-3311
Branches: 1

Bank Holding Company Affiliate: Bank of Dardanelle Bankshares, Inc.

PRESIDENT: *H. M. ORSBURN
VICE PRESIDENT: NOEL A. VANDOVER
VICE PRESIDENT: V. E. LAMBERT
VICE PRESIDENT: JERRY D. SADLER
CASHIER: JANELLE PARKER
ASST. VICE PRESIDENT: OPAL ADKISON
ASST. CASHIER: JANETTA JAY

Total Assets	48,787	Preferred Stock	-0-
Loans, Net	17,542	Common Stock	200
Securities	16,532	Surplus	825
Interest Bearing Balances	8,626	Undivided Profits	3,448
Total Deposits	43,842	Reserve for Loan Losses	139
No. Shares Authorized	8,000	Total Equity Capital	4,473
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: L. R. Berryhill, Fanny B. George, John L. Hamilton, Evelyn Jones, H. M. Orsburn, Noel A. Vandover, James W. Wallis

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*Designates Chief Executive Officer

DECATUR STATE BANK

Hwy. 59 S.
P.O. Box 38 Benton County
City: Decatur
Zip Code: 72722
Population: 1,013
Charter Number: 707
Charter Date: May 27, 1954
Telephone: 752-3281
Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN OF BOARD: LLOYD PETERSON
PRESIDENT: *VERNON AUSTIN
V.P. & CASHIER: WANDA R. TORMEY
V.P. & BRANCH MGR.: PAUL C. GALYEAN
JR. VICE PRESIDENT: BILL MONTGOMERY
EXEC. SECRETARY: BRENDA SPRINKLES

Total Assets	28,788	Preferred Stock	-0-
Loans, Net	17,933	Common Stock	350
Securities	3,014	Surplus	350
Interest Bearing Balances	899	Undivided Profits	1,782
Total Deposits	26,063	Reserve for Loan Losses	439
No. Shares Authorized	7,000	Total Equity Capital	2,482
No. Shares Outstanding	7,000	Subordinated Debt	-0-

DIRECTORS: Lloyd Peterson, Vic Evans, Tom M. Edmiston, Dr. E. N. McCollum, Dorothy M. Peterson, Richard E. Wilmoth, Vernon Austin, Paul Galyean

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*Designates Chief Executive Officer

BANK OF DELIGHT

P.O. Box 68 Pike County
City: Delight
Zip Code: 71940
Population: 439
Charter Number: 342
Charter Date: June 16, 1911
Telephone: 379-2293
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: CECIL E. JOHNSON, JR.
PRESIDENT: *OLEN HENDRIX
EXEC. V.P.: DARWIN HENDRIX
VICE PRESIDENT: GUS WINGFIELD
V.P. & CASHIER: EDNA JOHNSON
VICE PRESIDENT: JAN MITCHELL
VICE PRESIDENT: LARRY MAY
ASST. CASHIER: DEBORAH STONE

Total Assets	17,469	Preferred Stock	-0-
Loans, Net	6,887	Common Stock	234
Securities	8,464	Surplus	1,000
Interest Bearing Balances	700	Undivided Profits	757
Total Deposits	15,231	Reserve for Loan Losses	30
No. Shares Authorized	9,375	Total Equity Capital	1,991
No. Shares Outstanding	9,375	Subordinated Debt	-0-

DIRECTORS: Olen Hendrix, Buford Hendrix, Darwin Hendrix, Cecil E. Johnson Jr., Cecil E. Johnson III, Ludis Rhodes, Alvis Stokes, Gus Wingfield, Clarence Anthony, Glen Campbell-Honorary

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*Designates Chief Executive Officer

FIRST STATE BANK OF DE QUEEN

Third & Heynecker
P.O. Box 970 Sevier County
City: DeQueen
Zip Code: 71832
Population: 4,500
Charter Number: 731
Charter Date: August 26, 1974
Telephone: 642-4423
Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *ART MELSON
EX. VICE PRESIDENT: LYNN CHANEY
CASHIER: JEAN J. TOLLETT
ASST. V.P.: BARBARA KITCHENS
ASST. CASHIER: MARGARET FENTON

Total Assets	18,167	Preferred Stock	-0-
Loans, Net	12,427	Common Stock	760
Securities	1,337	Surplus	100
Interest Bearing Balances	1,700	Undivided Profits	430
Total Deposits	16,722	Reserve for Loan Losses	223
No. Shares Authorized	100,000	Total Equity Capital	1,290
No. Shares Outstanding	76,000	Subordinated Debt	40

DIRECTORS: Art Melson, Dennis Smiley, Lou Gray, Bob Harris, Ronald Moore, Gary Bell, Don Stemple, Coy Wiles

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*Designates Chief Executive Officer

DERMOTT STATE BANK

103 E. Speedway
P.O. Drawer C Chicot County
City: Dermott
Zip Code: 71638
Population: 4,731
Charter Number: 672
Charter: Date July 8, 1935
Telephone: 538-3266
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: JOHN M. BAXTER
PRESIDENT & CEO: *JAMES S. SUITT
SR. V.P. & T.O.: N. KEITH JOHNSON
VICE PRESIDENT: JUNE FARRELL
VICE PRESIDENT: FRANK HENRY
CASH. & ASST.V.P.: REBECCA JENKINS

Total Assets	18,258	Preferred Stock	-0-
Loans, Net	2,418	Common Stock	450,000
Securities	10,186	Surplus	550,000
Interest Bearing Balances	3,694	Undivided Profits	1,350
Total Deposits	15,697	Reserve for Loan Losses	76
No. Shares Authorized	18,000	Total Equity Capital	2,426
No. Shares Outstanding	18,000	Subordinated Debt	-0-

DIRECTORS: John M. Baxter, W. A. Baxter, James S. Suitt, Bernard Levi, Lawrence Levi, John M. Arnn, Clarence Horton, Swan B. Moss, Jr., Frank Henry, Jr.

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*Designates Chief Executive Officer

FIRST STATE BANK DERMOTT

P.O. Drawer O Chicot County
City: Dermott
Zip Code: 71638
Population: 4,731
Charter Number: 732
Charter Date: May 7, 1962
Telephone: 538-3221
Branches: 0

Bank Holding Company Affiliate: First Delta Financial Corporation

PRESIDENT: *TOM H. GRUMBLES
EXEC. VICE PRESIDENT: MARY K. TUCKER

Total Assets	16,635	Preferred Stock	-0-
Loans, Net	6,642	Common Stock	150
Securities	6,479	Surplus	725
Interest Bearing Balances	1,699	Undivided Profits	662
Total Deposits	14,741	Reserve for Loan Losses	87
No. Shares Authorized	18,750	Total Equity Capital	1,537
No. Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: Robert B. Gibson, Daniel C. Horton, Mary K. Tucker, Thomas H. Grumbles, Don C. Scott, R. H. Dennington, Leonard L. Hampson, H. W. Thomas, M.D.

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

110 S. Third
P.O. Box 369 Prairie County
City: Des Arc
Zip Code: 72040
Population: 2,100
Charter Number: 84
Charter Date: January 20, 1902
Telephone:256-4191
Branches: 0

Bank Holding Company Affiliate: Security Bancshares Inc.

PRESIDENT: *SHEROD S. WHITE
VICE PRESIDENT: JAMES C. TIPTON
CASHIER: DORA M. HOLLOWAY
ASST. CASHIER: BETTY Y. HUNT
ASST. CASHIER: BETTY S. HOLLIS
ASST. CASHIER: CAROLYN KENNEDY
SEC. TO BOARD: FAY A. SMITH

Total Assets	28,883	Preferred Stock	-0-
Loans, Net	7,858	Common Stock	788
Securities	19,429	Surplus	1,100
Interest Bearing Balances	-0-	Undivided Profits	4,593
Total Deposits	21,598	Reserve for Loan Losses	162
No. Shares Authorized	78,819	Total Equity Capital	6,481
No. Shares Outstanding	78,819	Subordinated Debt	-0-

DIRECTORS: Sherod S. White, James Tipton, S. R. Nichols, Henry L. Nichols, R. L. Morton, G. P. Mullen, George Ford, V. O. Calhoun Jr., Donald Guess

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*Designates Chief Executive Officer

DEWITT BANK & TRUST COMPANY

West Second at Jefferson
P.O. Drawer 71 Arkansas County
City: DeWitt
Zip Code: 72042
Population: 3,928
Charter Number: 605
Charter Date: March 1, 1929
Telephone: 946-3531
Branches: 0

Bank Holding Company Affiliate: DBT Financial Corporation

CHAIR. OF BOARD: ELMER A. FERGUSON
VICE CHAIR. OF BOARD: JULIAN BROWN
PRESIDENT: *B. GENE STATON
SR. V.P. & CASHIER: T. F. HUDSON
EXEC. V. P.: ROBERT S. JACKSON
V.P. & SR. T.O.: FRANK ELLIS

Total Assets	56,336	Preferred Stock	-0-
Loans, Net	20,617	Common Stock	450
Securities	27,336	Surplus	3,050
Interest Bearing Balances	3,100	Undivided Profits	5,488
Total Deposits	46,739	Reserve for Loan Losses	264
No. Shares Authorized	18,000	Total Equity Capital	8,988
No. Shares Outstanding	18,000	Subordinated Debt	-0-

DIRECTORS: W. H. Botts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer A. Ferguson, Geo E. Pike, Wayne Hampton, Charles W. Rasco III, Nancy F. Rasco, B. Gene Staton, Jack Whitmore

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*Designates Chief Executive Officer

BANK OF DOVER

323 Market
P.O. Box 334 Pope County
City: Dover
Zip Code: 72837
Population: 1,000
Charter Number: 192
Charter Date: September 29, 1905
Telephone: 331-2121
Branches: 2

Bank Holding Company Affiliate: Dover Bancshares, Inc.

PRESIDENT & CEO: *THOMAS ROFKAHR
CHAIRMAN OF BOARD: WARD J. RAMSAY
VICE PRESIDENT: PHILIP H. WORTHEN
V.P.—MARKETING: JOYCE CHURCHILL
ASST. V.P. & CASHIER: BETTYE WAIT

Total Assets	24,491	Preferred Stock	-0-
Loans, Net	14,227	Common Stock	230
Securities	4,588	Surplus	1,025
Interest Bearing Balances	2,001	Undivided Profits	961
Total Deposits	22,097	Reserve for Loan Losses	187
No. Shares Authorized	16,000	Total Equity Capital	2,216
No. Shares Outstanding	9,200	Subordinated Debt	-0-

DIRECTORS: Thomas Rofkahr, Ward J. Ramsay, James K. Young, Truett Leavell, Delmer Boley, Verlin Taylor

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*Designates Chief Executive Officer

DUMAS STATE BANK

Highway 65 & 165
P.O. Box 700 Desha County
City: Dumas
Zip Code: 71639
Population: 6,091
Charter Number: 729
Charter Date: January 11, 1974
Telephone: 382-4204
Branches: 0

Bank Holding Company Affiliate: Dumas Bancshares, Inc.

CHAIRMAN & PRES.: *JAMES R. HALL
VICE PRESIDENT: DENNIS H. FERGUSON
CASHIER: ANITA GRIMES
LOAN OFFICER: MARK OWEN
ASST. CASHIER: BERNESTINE HUSKEY

Total Assets	14,407	Preferred Stock	-0-
Loans, Net	8,543	Common Stock	300
Securities	3,753	Surplus	700
Interest Bearing Balances	200	Undivided Profits	377
Total Deposits	12,874	Reserve for Loan Losses	86
No. Shares Authorized	30,000	Total Equity Capital	1,377
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: James R. Hall, Merle F. Peterson, Bill West, M. E. McDonald, Howard R. Harris, A. O. French Jr., L. David Stubbs, Herman Vickers, Bill Teeter, Dorothy Moore

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*Designates Chief Executive Officer

MERCHANTS AND FARMERS BANK

P.O. Drawer D Desha County
City: Dumas
Zip Code: 71639
Population: 6,091
Charter Number: 278
Charter: Date May 9, 1909
Telephone: 382-4311
Branches: 1

Bank Holding Company Affiliate: M & F Financial Corporation

PRESIDENT & CEO: *C. T. FRANK
EXEC. V.P. & CASHIER: DAVID J. GARRETT
SR. V.P.: LORAL M. ADCOCK
V.P. & T.O.: J. MICHAEL JONES

Total Assets	44,006	Preferred Stock	-0-
Loans, Net	22,919	Common Stock	1,000
Securities	11,530	Surplus	1,000
Interest Bearing Balances	700	Undivided Profits	3,295
Total Deposits	38,234	Reserve for Loan Losses	161
No. Shares Authorized	40,000	Total Equity Capital	5,295
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: Loral M. Adcock; J. E. Allmon, Jr., Charles H. Dante, Claud T. Frank, Edgar C. Gannaway, Marion S. Gill, Harold L. Jones, Clifton L. Meador, David O. Porter III, Thomas F. Shea

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*Designates Chief Executive Officer

EARLE STATE BANK

801 Commerce Street
P.O. Box 248 Crittenden County
City: Earle
Zip Code: 72331
Population: 4,000
Charter Number: 696
Charter Date: April 24, 1947
Telephone: 792-8613
Branches: 1

Bank Holding Company Affiliate: Earie Bankshares, Inc.

PRESIDENT: *J. E. BROOKS
VICE PRESIDENT: JOHN ED GREGSON
V.P. & MGR. CRAWFORDWSVILLE BR.: CHRIS M. LEHMAN
V.P. & CASHIER: MARY E. DAVIS

Total Assets	27,952	Preferred Stock	-0-
Loans, Net	13,216	Common Stock	1,000
Securities	8,383	Surplus	2,000
Interest Bearing Balances	100	Undivided Profits	1,014
Total Deposits	23,732	Reserve for Loan Losses	143
No. Shares Authorized	100,000	Total Equity Capital	4,014
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: J. E. Brooks, James H. Taylor, Jr., J. W. Young, Jr., John T. Morrison, C. E. Morrison, Jr., W. Price Morrison, W. P. Morrison, Joe M. Morrison, David S. Wallace

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*Designates Chief Executive Officer

THE DELTA STATE BANK

Main Street
P.O. Box 295 Phillips County
City: Elaine Zip Code: 72333 Population: 921
Charter Number: 697 Charter Date: December 30, 1947
Telephone: 827-3397 Branches: 0

Bank Holding Company Affiliate: None

PRES & CASHIER: *MARY LOUISE DEMORET FISER **SECRETARY: LAMAR MARKS**

Total Assets	2,699	Preferred Stock	-0-
Loans, Net	481	Common Stock	40
Securities	464	Surplus	80
Interest Bearing Balances	100	Undivided Profits	898
Total Deposits	1,681	Reserve for Loan Losses	4
No. Shares Authorized	1,600	Total Equity Capital	1,018
No. Shares Outstanding	1,600	Subordinated Debt	-0-

DIRECTORS: Mary Louise Demoret Fiser, Lamar Marks, Esley Johnson, Sr.

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*Designates Chief Executive Officer

THE EXCHANGE BANK & TRUST COMPANY

214 North Washington
P.O. Box 641 Union County
City: El Dorado Zip Code: 71731 Population: 26,000
Charter Number: 658 Charter Date: August 12, 1933
Telephone: 862-6683 Branches: 2

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

PRES. & CEO: *J. THOMAS MAY **SR. V.P.: TANDY MENEFEE**
SR. V.P.: STEVE LEVERETTE **SR. V.P.: GLENN RAMBIN**

Total Assets	90,443	Preferred Stock	-0-
Loans, Net	49,694	Common Stock	1,000
Securities	22,938	Surplus	1,000
Interest Bearing Balances	4,737	Undivided Profits	5,011
Total Deposits	79,745	Reserve for Loan Losses	618,000
No. Shares Authorized	40,000	Total Equity Capital	7,011
No. Shares Outstanding	40,000	Subordinated Debt	500

DIRECTORS: Bruce Anthony, James Garison, George Haefner, Edward Hurley, D. R. James, Jr., Rodney Landes, J. Thomas May, B. G. McGuire, John R. Meadows, John L. Solomon, Charles Thomas, Dr. John Williamson, Jerry Young

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*Designates Chief Executive Officer

BANK OF ELKINS

Hwy. 16, Main Street
P.O. Box 333 Washington County
City: Elkins
Zip Code: 72727
Population: 600
Charter Number: 377
Charter Date: June 1, 1912
Telephone: 643-2131
Branches: 1

Bank Holding Company Affiliate: Community Investment, Inc.

PRES. & CEO: *JOEL L. BUNCH
EX. V.P. & CASHIER: JOYCE R. BUNCH
EX. V.P.: DOUGLAS L. JACKSON
VICE PRESIDENT: RANDALL D. HARPER
ASST. CASHIER: MARGIE R. EATON
AUDITOR, FAYE PAYTON

Total Assets	19,180	Preferred Stock	-0-
Loans, Net	12,918	Common Stock	250
Securities	3,461	Surplus	591
Interest Bearing Balances	300	Undivided Profits	664
Total Deposits	17,586	Reserve for Loan Losses	160
No. Shares Authorized	12,500	Total Equity Capital	1,505
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone

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*Designates Chief Executive Officer

BANK OF ENGLAND

123 S. Main
P.O. Box 70 Lonoke County
City: England
Zip Code: 72046
Population: 3,081
Charter Number: 48
Charter Date: August 8, 1898
Telephone: 842-2555
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *SETH BOLES, JR.
CASHIER: OTHA E. FRIZZELL
ASST. CASHIER: GARY R. CANADA, SR.

Total Assets	13,681	Preferred Stock	-0-
Loans, Net	4,261	Common Stock	100
Securities	5,449	Surplus	750
Interest Bearing Balances	800	Undivided Profits	1,092
Total Deposits	11,646	Reserve for Loan Losses	123
No. Shares Authorized	10,000	Total Equity Capital	1,942
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Otha E. Frizzell, Gary R. Canada, Sr., Seth Boles, Jr., Thomas O. Murchison, Sr.

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*Designates Chief Executive Officer

THE CITIZENS BANK

P.O. Box 190 Lonoke County
Zip Code: 72046

City: England
Charter Number: 633
Telephone: 842-2541

Population: 3,081
Charter Date: January 14, 1931
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT & CEO: *KAYE L. WOOD
V.P.& CASHIER: SHEILA C. RICE
ASST. V.P. & L.O.: BOBBY D. MONTGOMERY

Total Assets	20,052	Preferred Stock	-0-
Loans, Net	7,408	Common Stock	240
Securities	10,067	Surplus	1,160
Interest Bearing Balances	950	Undivided Profits	1,305
Total Deposits	17,267	Reserve for Loan Losses	74
No. Shares Authorized	9,600	Total Equity Capital	2,705
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Kaye L. Wood, John W. Gann, Pauline Leonard, Dorothy C. Morey, Sheila C. Rice, Bobby D. Montgomery, D. B. Morgan, Jr.

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*Designates Chief Executive Officer

THE EUDORA BANK

111 N. Main
P.O. Box L Chicot County
Zip Code: 71640

City: Eudora
Charter Number: 629
Telephone: 355-8311

Population: 3,600
Charter Date: December 23, 1930
Branches: 0

Bank Holding Company Affiliate: Delta Bancshares, Inc.

EXEC. V.P.: *GENE KEITH
CASHIER: CLAUDENE STEPHENS
ASST. V.P.: MARY RUTH KELLER
ASST. V.P.: JEAN CONNELL
ASST. CASHIER: JOYCE B. SMITH
ASST. CASHIER: CHARLOTTE ROSSON

Total Assets	22,886	Preferred Stock	-0-
Loans, Net	11,040	Common Stock	350
Securities	4,901	Surplus	1,400
Interest Bearing Balances	3,549	Undivided Profits	509
Total Deposits	20,483	Reserve for Loan Losses	184
No. Shares Authorized	14,000	Total Equity Capital	2,259
No. Shares Outstanding	14,000	Subordinated Debt	-0-

DIRECTORS: W. K. Grubbs, Charles Poole, Earl E. Verser, Jr., Alvin Meyer, Jr., W. R. Selman, W. J. Weaver

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*Designates Chief Executive Officer

BANK OF EUREKA SPRINGS

P.O. Box 309 Carroll County
Zip Code: 72632

City: Eureka Springs
Charter Number: 374
Telephone: 253-8241

Population: 1,989
Charter Date: May 4, 1912
Branches: 2

Bank Holding Company Affiliate: None

CHAIR./PRES.: *JOHN F. CROSS
SR. V.P.: JACK E. TUTTLE
VICE PRESIDENT: RICHARD G. KELLEY, JR.
VICE PRESIDENT: W. KING GLADDEN
CASHIER: REBA L. PYATT

Total Assets	33,356	Preferred Stock	-0-
Loans, Net	22,238	Common Stock	400
Securities	4,981	Surplus	1,600
Interest Bearing Balances	1,594	Undivided Profits	1,727
Total Deposits	29,193	Reserve for Loan Losses	124
No. Shares Authorized	4,000	Total Equity Capital	3,727
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John F. Cross, Ruth Cross, Claud Cross, James D. Bird, Lewis E. Epley, Jr., Dorothy F. Mathews, Eagle Thomas, Loren L. Clark, A. J. Clark, Wayne Johnson, Michael Mathews

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*Designates Chief Executive Officer

BANK OF EVENING SHADE

Hwy 167 South
P.O. Box 98 Sharp County
Zip Code: 72532

City: Evening Shade
Charter Number: 69
Telephone: 266-3215

Population: 394
Charter Date: February 6, 1901
Branches: 0

Bank Holding Company Affiliate: Sharp Bancshares, Inc.

CHAIRMAN: JAMES M. STREET
PRESIDENT-CEO: *A. L. HOANEY
V.P.-CASHIER: SHARON K. QUALLS

Total Assets	8,073	Preferred Stock	-0-
Loans, Net	3,487	Common Stock	155
Securities	2,609	Surplus	275
Interest Bearing Balances	998	Undivided Profits	324
Total Deposits	7,267	Reserve for Loan Losses	37
No. Shares Authorized	6,200	Total Equity Capital	754
No. Shares Outstanding	6,200	Subordinated Debt	-0-

DIRECTORS: Samuel F. Beller, Clifton Crabtree, A. L. Hoaney, Eugene Street, James E. Street, James M. Street

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*Designates Chief Executive Officer

McILROY BANK & TRUST

One McIlroy Plaza
P.O. Box 1327 Washington County
City: Fayetteville Zip Code: 72702 Population: 40,000
Charter Number: 31 Charter Date: December 24, 1892
Telephone: 575-1000 Branches: 5

Bank Holding Company Affiliate: None

PRESIDENT-CEO: *BURTON E. STACY
EXEC. V.P.: JAMES C. GLENN
SR. V.P.: J. T. McDONALD
SR. V.P.: BRUCE LOFTIN

Total Assets	143,346	Preferred Stock	-0-
Loans, Net	80,007	Common Stock	5,111
Securities	32,920	Surplus	1,407
Interest Bearing Balances	3,636	Undivided Profits	(2,072)
Total Deposits	132,735	Reserve for Loan Losses	5,812
No. Shares Authorized	204,448	Total Equity Capital	4,446
No. Shares Outstanding	204,448	Subordinated Debt	1,500

DIRECTORS: F. H. Martin, James D. Mashburn, Burton E. Stacy, James Stewart, Jim Bob Wheeler, J. Frank Broyles, Carl Collier, Millard Goff, James C. Glenn, Ann Henry, Alice L. Walton, Jim C. Walton

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*Designates Chief Executive Officer

FORDYCE BANK & TRUST COMPANY

200 West Fourth
P.O. Box 352 Dallas County
City: Fordyce Zip Code: 71742 Population: 5,175
Charter Number: 631 Charter Date: January 5, 1931
Telephone: 352-3107 Branches: 1

Bank Holding Company Affiliate: FBT Bancshares, Inc.

PRES. & CEO: *CURTIS HUTCHINS
SR. VICE PRESIDENT: KATY GRAVES
V.P. & CASHIER: SUZETTE CRUTCHFIELD
VICE PRESIDENT: JAMES V. HULSE

Total Assets	37,500	Preferred Stock	-0-
Loans, Net	14,368	Common Stock	200
Securities	16,427	Surplus	1,600
Interest Bearing Balances	500	Undivided Profits	2,526
Total Deposits	32,547	Reserve for Loan Losses	116
No. Shares Authorized	8,000	Total Equity Capital	4,326
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: J. H. Everett, L. Weems Trussell, J. W. Hearnsberger, J. Graydon Parham, E. C. Benton, Jr., Curtis Hutchins, D. J. Barnes, Sarah Kathryn Benton

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*Designates Chief Executive Officer

PLANTERS BANK AND TRUST COMPANY

321 N. Rosser Street
P.O. Box 1539 St. Francis County
City: Forrest City
Zip Code: 72335
Population: 18,000
Charter Number: 527
Charter Date: April 15, 1921
Telephone: 633-2833
Branches: 3

Bank Holding Company Affiliate: None

CEO: *FRANKIE PRATT
PRESIDENT: JOYCE L. CLARK
SR. VICE PRESIDENT: WADE HAWKINS
VICE PRESIDENT: STEVE HORTON
VICE PRESIDENT: DAVID HARDKE
V.P. & CASHIER: DIANE THOMASON

Total Assets	52,803	Preferred Stock	-0-
Loans, Net	24,379	Common Stock	600
Securities	11,042	Surplus	2,900
Interest Bearing Balances	1,300	Undivided Profits	848
Total Deposits	48,016	Reserve for Loan Losses	699
No. Shares Authorized	24,000	Total Equity Capital	4,348
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: John V. Casbeer, J. R. Chappell, Jr. O. J. Gandy, Jr., J. C. George, J. R. Grobmyer, C. Don Edmondson, Frankie Pratt, Joyce L. Clark, R. B. Twist, Oral Edwards, Michael Cissell

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*Designates Chief Executive Officer

PLANTERS & MERCHANTS BANK

320 Main
P.O. Box 538 Arkansas County
City: Gillett
Zip Code: 72055
Population: 927
Charter Number: 721
Charter Date: January 13, 1967
Telephone: 548-2211
Branches: 0

Bank Holding Company Affiliate: None

PRES./CEO & T.O.: *LARRY E. BAUER
CASHIER: ALICE PERRITT
ASST. V.P.: LLOYD WALLACE
ASST. CASHIER: CAROLYN SULLIVAN
CHAIRMAN OF BOARD: KENETH SMITH
VICE CHAIRMAN: FRANK C. WOLFE
SEC. OF BOARD: DARRELL NICHOLS

Total Assets	12,096	Preferred Stock	-0-
Loans, Net	8,920	Common Stock	150
Securities	1,800	Surplus	700
Interest Bearing Balances	300	Undivided Profits	401
Total Deposits	10,640	Reserve for Loan Losses	93
No. Shares Authorized	12,000	Total Equity Capital	1,251
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Keneth Smith, Frank C. Wolfe, Darrell Nichols, Murl Long, W. P. Hackney, Bobby Turner, Scott Place, Larry Bauer

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*Designates Chief Executive Officer

THE BANK OF GLENWOOD

Broadway and Pullman
P.O. Box O Pike County

City: Glenwood
Zip Code: 71943
Population: 1,402
Charter Number: 398
Charter Date: December 27, 1912
Telephone: 356-2121
Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *VICTOR H. COX
CHAIRMAN OF BOARD: IRVIN C. BAINUM
CASHIER: PATRICIA OWENS
VICE PRESIDENT: LYNDA ROBBINS
ASST. V.P.: KATHRYN BAXTER

Total Assets	22,131	Preferred Stock	-0-
Loans, Net	12,386	Common Stock	100
Securities	3,981	Surplus	650
Interest Bearing Balances	3,831	Undivided Profits	887
Total Deposits	20,224	Reserve for Loan Losses	224
No. Shares Authorized	4,000	Total Equity Capital	1,637
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Mark Bainum, Victor H. Cox, Richard L. Cox, Roy A. Wisener

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*Designates Chief Executive Officer

FIRST STATE BANK

340 S. Main Street
P.O. Box A Lincoln County

City: Gould
Zip Code: 71643
Population: 1,671
Charter Number: 719
Charter Date: January 6, 1964
Telephone: 263-4325
Branches: 1

Bank Holding Company Affiliate: Gould Bancshares, Inc.

PRES. & CEO: *HAROLD H. REID
SR. V.P. & CASHIER: MARY L. NOLAN
EXEC. V.P.: ERNEST C. BRADSHAW
FIRST V.P.: W. J. BOREN
VICE PRESIDENT: WANDA J. ROBERTSON
ASST. V.P.: DEBBYE L. BRADLEY

Total Assets	12,857	Preferred Stock	-0-
Loans, Net	8,522	Common Stock	200
Securities	1,275	Surplus	1,000
Interest Bearing Balances	399	Undivided Profits	503
Total Deposits	10,958	Reserve for Loan Losses	82
No. Shares Authorized	20,000	Total Equity Capital	1,703
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: W. J. Boren, Donald L. Eifling, T. M. Fish, L. E. Branson, Jr., Victor Holthoff, Kenneth Johnson, W. H. Carder, Sr., R. C. Johnson, R. W. Jones, Harold H. Reid

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*Designates Chief Executive Officer

BANK OF GRAVETT

Main & 3rd Streets
P.O. Box 160 Benton County
Zip Code: 72736

City: Gravette
Charter Number: 46
Telephone: 787-5251

Population: 1,154
Charter Date: March 2, 1898
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *JOHN R. MEADE
EXEC. V.P.: DAVID N. WILLS
VICE PRESIDENT: Wm. R. MEADE

CASHIER: LARRY WILMOTH
ASST. CASHIER: MARGARET PEARSON
ASST. CASHIER: VIRGINIA GIBSON

Total Assets	48,456	Preferred Stock	-0-
Loans, Net	23,293	Common Stock	100
Securities	19,221	Surplus	900
Interest Bearing Balances	200	Undivided Profits	4,667
Total Deposits	41,741	Reserve for Loan Losses	137
No. Shares Authorized	4,000	Total Equity Capital	5,667
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John R. Meade, David N. Wills, Wm. R. Meade, Albert P. Dunagin, Phillip Chastain, Jim A. Edmondson, George Haley, George Cowgur

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*Designates Chief Executive Officer

FARMERS BANK

P.O. Box 610 Sebastian County
Zip Code: 72936

City: Greenwood
Charter Number: 243
Telephone: 996-4171

Population: 3,500
Charter Date: August 7, 1907
Branches: 3

Bank Holding Company Affiliate: None

CHAIRMAN: MEANS WILKINSON
PRES. & CEO: *BETTY WILKINSON
EX. V.P. & CASHIER: AUTHUR E. MELSON

VICE PRESIDENT: STANHOPE WILKINSON
VICE PRESIDENT: EDWARD WILKINSON

Total Assets	46,398	Preferred Stock	-0-
Loans, Net	20,092	Common Stock	300
Securities	18,786	Surplus	2,000
Interest Bearing Balances	1,500	Undivided Profits	2,840
Total Deposits	40,740	Reserve for Loan Losses	151
No. Shares Authorized	7,500	Total Equity Capital	5,140
No. Shares Outstanding	7,500	Subordinated Debt	-0-

DIRECTORS: Means Wilkinson, Betty Wilkinson, Arthur E. Melson, Stanhope Wilkinson, Edward Wilkinson, Kenneth Sanders, Bronson Andrews

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*Designates Chief Executive Officer

THE FIRST BANK

P.O. Box 55 White County
City: Griffithville
Zip Code: 72060
Population: 245
Charter Number: 194
Charter Date: November 6, 1905
Telephone: 323-4511
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: E. O. YANCEY
EXEC. V.P.: E. D. YANCEY
V.P. & CASHIER: *JOYCE D. STRAUGHN

Total Assets	4,459	Preferred Stock	-0-
Loans, Net	501	Common Stock	50
Securities	3,324	Surplus	125
Interest Bearing Balances	-0-	Undivided Profits	508
Total Deposits	3,723	Reserve for Loan Losses	7
No. Shares Authorized	2,000	Total Equity Capital	683
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: E. O. Yancey, M. O. Thompson, E. D. Yancey, Jim Tarkington

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*Designates Chief Executive Officer

CLARK COUNTY BANK

105 Main Street
P.O. Box 446 Clark County
City: Gurdon
Zip Code: 71743
Population: 2,500
Charter Number: 61
Charter Date: August 4, 1900
Telephone: 353-2534
Branches: 1

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: C. LOUIS CABE
PRESIDENT: PAUL BARRINGER
EVP & CEO: *CARROLL COSTON
V.P.: LINDA BITTLE

Total Assets	13,200	Preferred Stock	-0-
Loans, Net	5,569	Common Stock	1,400
Securities	3,008	Surplus	550
Interest Bearing Balances	2,700	Undivided Profits	(1,497)
Total Deposits	11,680	Reserve for Loan Losses	163
No. Shares Authorized	140,000	Total Equity Capital	453
No. Shares Outstanding	140,000	Subordinated Debt	-0-

DIRECTORS: Paul Barringer, Austin Capps, C. Louis Cabe, Al Brown, John Jackson, Dick Jackson, Maurice Stricklin, Autrey Horne, Jimmy Robbs, Carroll Coston

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*Designates Chief Executive Officer

FARMERS BANK

210 N. Main
P.O. Box 350 Ashley County
Zip Code: 71646

City: Hamburg
Charter Number: 680
Telephone: 853-5222

Population: 3,396
Charter Date: April 14, 1941
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *GUY HUMPHRIES
EX. V.P.: GORDON S. PRICE, SR.
V.P.: VELMA J. FARMER
V.P.: BILL WHITE
CASHIER: ALLEN FARMER
ASST. CASHIER: JETTIE MAE ATKINS
ASST. CASHIER: JOANN ROBERTS

Total Assets	24,336	Preferred Stock	-0-
Loans, Net	12,508	Common Stock	557
Securities	2,057	Surplus	796
Interest Bearing Balances	7,183	Undivided Profits	304
Total Deposits	22,206	Reserve for Loan Losses	199
No. Shares Authorized	30,000	Total Equity Capital	1,657
No. Shares Outstanding	22,260	Subordinated Debt	-0-

DIRECTORS: Fred Blanks, P. E. Barnes, Joe Foote, W. E. Foote, Guy Humphries, William E. Johnson, Gordon S. Price, Sr., Jack Shell, John W. Spivey, Earl J. Scott

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*Designates Chief Executive Officer

CALHOUN COUNTY BANK

P.O. Box 8 Calhoun County
Zip Code: 71744

City: Hampton
Charter Number: 220
Telephone: 798-2207

Population: 1,627
Charter Date: October 26, 1906
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. & CEO: *SEARCY HARRELL, SR.
V. CHAIR. OF BOARD: SEARCY HARRELL, JR.
PRESIDENT: B. DICKSON NEAL
EX. V.P. & SR. L.O.: BILLY G. WRIGHT
VICE PRES.: LEN HARRELL

Total Assets	23,928	Preferred Stock	-0-
Loans, Net	9,835	Common Stock	100
Securities	10,692	Surplus	900
Interest Bearing Balances	1,497	Undivided Profits	1,601
Total Deposits	21,082	Reserve for Loan Losses	201
No. Shares Authorized	4,000	Total Equity Capital	2,601
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Hubert J. Brown, Phillip J. Foster, Fay Harrell, Len Harrell, Searcy Harrell, Jr., Search Harrell, Sr., B. Dickson Neal, D. W. Wells, H. M. Welsh, Billy G. Wright

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*Designates Chief Executive Officer

THE BANK OF HARRISBURG

201 E. Jackson
P.O. Box 17 Poinsett County
City: Harrisburg
Zip Code: 72432
Population: 1,963
Charter Number: 620
Charter Date: December 12, 1930
Telephone: 578-2472
Branches: 1

Bank Holding Company Affiliate: Lake Hamilton Enterprises, Inc.

PRESIDENT: *JERRY DYER
EX. V.P.: JAMES WILLIAMS
CASHIER: DONALD BRITNELL
ASST. CASHIER: EVELYN WILLIAMS
OPERATIONS OFF.: WANDA SCOTT
ASST. CASHIER: BOBBIE DILL

Total Assets	29,128	Preferred Stock	-0-
Loans, Net	14,761	Common Stock	100
Securities	4,466	Surplus	2,900
Interest Bearing Balances	800	Undivided Profits	(1,091)
Total Deposits	26,916	Reserve for Loan Losses	554
No. Shares Authorized	4,000	Total Equity Capital	1,909
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Jim Tom Butler, Jerry Dyer, James Williams, Anna M. Butler, Patricia Butler, Elizabeth Eaton, Paul Eaton, Connie Butler, Harold Majors

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*Designates Chief Executive Officer

THE SECURITY BANK

303 N. Vine
P.O. Box 1078 Boone County
City: Harrison
Zip Code: 72601
Population: 9,500
Charter Number: 647
Charter Date: November 20, 1931
Telephone: 741-8200
Branches: 3

Bank Holding Company Affiliate: First Security Corporation

CHAIR. OF BOARD: L. E. DURAND
PRES. & CEO: *WAYNE CLARK
SR. V.P.: JOHN THORNTON
VICE PRESIDENT: DOLORES LAFFERTY
VICE PRESIDENT: JERRY McFARLAND
VICE PRESIDENT: RICHARD McBEE
VICE PRESIDENT: SUE McELROY
VICE PRESIDENT: JAMES MARSHALL
VICE PRESIDENT: JOHN R. EOFF

Total Assets	107,528	Preferred Stock	-0-
Loans, Net	60,542	Common Stock	1,800
Securities	31,384	Surplus	3,200
Interest Bearing Balances	2,688	Undivided Profits	2,374
Total Deposits	98,467	Reserve for Loan Losses	896
No. Shares Authorized	180,000	Total Equity Capital	7,374
No. Shares Outstanding	180,000	Subordinated Debt	-0-

DIRECTORS: Dr. Ralph Bowers, John O. Campbell, David A. Carr, Wayne Clark, L. E. Durand, Sheridan Garrison, Richard R. Hudson, Junior Lee, Uvaide R. Lindsey, Jerry P. Marland, Miller J. Mathews, Jr., H. K. McCaleb, Jr., Jim Phillips, Tom W. Rogers, Jr.

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*Designates Chief Executive Officer

HAZEN FIRST STATE BANK

P.O. Box 783 Prairie County
City: Hazen
Zip Code: 72064
Population: 1,500
Charter Number: 744
Charter Date: May 12, 1983
Telephone: 255-4567
Branches: 1

Bank Holding Company Affiliate: None

PRES. & CASHIER: *H. TED BURNETT JR.
LOAN OFFICER: BILLY BENNETT
VICE PRESIDENT: H. W. CLAYTON
ASST. CASHIER: NANCY KOCOUREK
ASST. CASHIER: ANN DOOLEY
ASST. CASHIER: SARA PERRY

Total Assets	13,730	Preferred Stock	-0-
Loans, Net	9,210	Common Stock	665
Securities	1,802	Surplus	315
Interest Bearing Balances	494	Undivided Profits	368
Total Deposits	12,155	Reserve for Loan Losses	169
No. Shares Authorized	15,000	Total Equity Capital	1,348
No. Shares Outstanding	13,308	Subordinated Debt	-0-

DIRECTORS: Pat Henderson, Tommy Hillman, Neil Maynard, Bobby Petter, Vernon Giss

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*Designates Chief Executive Officer

THE CLEBURNE COUNTY BANK

806 West Main Street
P.O. Box 1000 Cleburne County
City: Heber Springs
Zip Code: 72543
Population: 5,371
Charter Number: 626
Charter Date: December 16, 1930
Telephone: 362-2456
Branches: 4

Bank Holding Company Affiliate: Lake Hamilton Enterprises Inc.

PRESIDENT: *JEROME JOHNSON
EX. V.P.: WALTER ALDRIDGE
V.P. & CASHIER: JUANITA TAYLOR
VICE PRESIDENT: PEGGY SMITH
VICE PRESIDENT: MARY HOLLAND

Total Assets	88,156	Preferred Stock	-0-
Loans, Net	33,554	Common Stock	120
Securities	44,597	Surplus	2,250
Interest Bearing Balances	3,081	Undivided Profits	4,074
Total Deposits	80,914	Reserve for Loan Losses	451
No. Shares Authorized	1,200	Total Equity Capital	6,444
No. Shares Outstanding	1,200	Subordinated Debt	250

DIRECTORS: Jim Tom Butler, Jerome Johnson, Walter Aldridge, L. E. Roberts, Jr., Wetzel Stark, Dr. Ricky Johnson, Paul Eaton, Richie Lee, Harold Majors, Connie Butler, Patricia Butler, Anna Margaret Butler, Beth Eaton, Jerry Dyer

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*Designates Chief Executive Officer

HERBER SPRINGS STATE BANK

122 W. Main
P.O. Box 30 Cleburne County
City: Herber Springs
Zip Code: 72543
Population: 5,371
Charter Number: 735
Charter Date: May 27, 1977
Telephone: 362-5821
Branches: 1

Bank Holding Company Affiliate: State Holding Company

PRESIDENT: *THOMAS E. PROPES
SR. V.P.: ROBERT A. CARD
CASHIER: JOYCE HARRAL
ADMIN. OFFICER: JANICE PARROTT
LOAN OFFICER: BECKY BURROUGHS
OPERATIONS OFF.: WENDY HOOTEN

Total Assets	33,468	Preferred Stock	-0-
Loans, Net	21,151	Common Stock	1,766
Securities	3,071	Surplus	650
Interest Bearing Balances	4,270	Undivided Profits	(756)
Total Deposits	31,249	Reserve for Loan Losses	400
No. Shares Authorized	18,000	Total Equity Capital	1,660
No. Shares Outstanding	17,656	Subordinated Debt	300

DIRECTORS: Harry Hastings, Jr., Thomas Propes, Jr., Al Harkins, Catherine Owen

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*Designates Chief Executive Officer

BANK OF HOLLY GROVE

Main Street
P.O. Box Q Monroe County
City: Holly Grove
Zip Code: 72069
Population: 850
Charter Number: 118
Charter Date: March 10, 1903
Telephone: 462-3331
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *THOMAS M. HARGROVE
SR. V.P. & CASHIER: JEAN M. KIRKPATRICK
A. CASH. & HEAD TELL: PAULINE G. WILSON
ASST. CASHIER: BOBBIE R. GANNON
LOAN OFFICER, JOHN F. PHILLIPS, III

Total Assets	19,451	Preferred Stock	-0-
Loans, Net	8,784	Common Stock	60
Securities	6,440	Surplus	940
Interest Bearing Balances	1,440	Undivided Profits	1,570
Total Deposits	16,670	Reserve for Loan Losses	73
No. Shares Authorized	2,400	Total Equity Capital	2,570
No. Shares Outstanding	2,400	Subordinated Debt	-0-

DIRECTORS: Mrs. J. I. Matthews, Ruth T. Dearing, Jean M. Kirkpatrick, R. H. Mayo, Thomas M. Hargrove, John B. Moore, Jr., Herd E. Stone, Jr.

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*Designates Chief Executive Officer

HORATIO STATE BANK

Corner Pride & Main
P.O. Box 347 Sevier County
City: Horatio Zip Code: 71842 Population: 989
Charter Number: 179 Charter Date: May 15, 1905
Telephone: 832-2501 Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *C. E. HENDRIX, JR.
TREASURER—SR. V.P.: EDITH H. SMITH
EX. V.P.—CASHIER: WILBURN SMITH
OPERATIONS OFF.: LOLA J. LAWRENCE
BOOKKEEPING OFF.: AGNES J. LINCOLN

Total Assets	22,094	Preferred Stock	-0-
Loans, Net	11,100	Common Stock	100
Securities	2,109	Surplus	1,000
Interest Bearing Balances	5,110	Undivided Profits	644
Total Deposits	20,174	Reserve for Loan Losses	257
No. Shares Authorized	2,000	Total Equity Capital	1,744
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: C. E. Hendrix, Jr., Edith H. Smith, Wilburn Smith, Loy Poag, Fred Sullivan, Lilla S. Hendrix

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*Designates Chief Executive Officer

ARKANSAS BANK AND TRUST COMPANY

ABT Center
P.O. Box 5640 Garland County
City: Hot Springs Zip Code: 71901 Population: 36,228
Charter Number: 232 Charter Date: April 18, 1907
Telephone: 624-4611 Branches: 6

Bank Holding Company Affiliate: ABT Bancshares Corporation

SR. CHAIR. OF BOARD: CECIL W. CUPP
CHAIR. OF BD. & CEO: *CECIL W. CUPP, JR.
PRESIDENT: RAY L. CASH
EX. V.P.: GARY E. BLENDEN
SR. V.P.: PALMER VANDERBURG
SR. V.P.: RALPH WHITE

Total Assets	277,795	Preferred Stock	-0-
Loans, Net	200,931	Common Stock	3,771
Securities	26,037	Surplus	5,771
Interest Bearing Balances	-0-	Undivided Profits	6,994
Total Deposits	254,804	Reserve for Loan Losses	1,623
No. Shares Authorized	150,834	Total Equity Capital	16,536
No. Shares Outstanding	150,834	Subordinated Debt	3,507

DIRECTORS: Gary E. Blenden, Ray L. Cash, Cecil W. Cupp, Cecil W. Cupp, Jr., Cecil W. Cupp, III, Gerald H. Fisher, Gaither C. Johnston, Jr., Roy L. Murphy, Jim Randall, John D. Selig, Ray S. Smith, Jr., Richard Smith, Palmer Vanderburg, Hill A. Wheatley, Herman L. Wilson, Jr.

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*Designates Chief Executive Officer

BANK OF IMBODEN

P.O. Box 320 Lawrence County
City: Imboden Zip Code: 72434 Population: 661
Charter Number: 727 Charter Date: December 29, 1972
Telephone: 869-2291 Branches: 1

Bank Holding Company Affiliate: Imboden Bancshares

CHAIRMAN: AMOS DAVID
VICE CHAIRMAN: J. R. DAVID
PRESIDENT: *STEPHEN E. JONES
V.P. & CASHIER: PRESTON CLARK
VICE PRESIDENT: MARY LEA McLEOD

Total Assets	22,225	Preferred Stock	-0-
Loans, Net	13,907	Common Stock	165
Securities	5,103	Surplus	85
Interest Bearing Balances	199	Undivided Profits	1,412
Total Deposits	20,184	Reserve for Loan Losses	134
No. Shares Authorized	10,000	Total Equity Capital	1,662
No. Shares Outstanding	6,600	Subordinated Debt	150

DIRECTORS: Amos David, J. R. David, Stephen E. Jones, Leland E. Mize, Dee Cude, H. Lee Baker, Henry Weaver, Austin Stovall

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*Designates Chief Executive Officer

FIRST JACKSONVILLE BANK

600 W. Main Street
P.O. Box 827 Pulaski County
City: Jacksonville Zip Code: 72076 Population: 27,000
Charter Number: 701 Charter Date: August 2, 1949
Telephone: 982-4511 Branches: 3

Bank Holding Company Affiliate: First Arkansas Bancshares

COB & CEO: *KENNETH PAT WILSON
PRESIDENT: LARRY T. WILSON
EX. V.P.: JOHN S. FORTENBURY
VICE PRESIDENT: SIBYL H. CLAY
VICE PRESIDENT: DWIGHT BENTON
VICE PRESIDENT: JOHN HARDWICK
V.P. & AUDITOR: FRED LOTTER
V.P. & T.O.: JOHN R. McNEE
VICE PRESIDENT: BILL PENDLETON
VICE PRESIDENT: MARY VERSER

Total Assets	75,561	Preferred Stock	-0-
Loans, Net	47,686	Common Stock	2,000
Securities	19,130	Surplus	1,000
Interest Bearing Balances	200	Undivided Profits	3,844
Total Deposits	67,386	Reserve for Loan Losses	373
No. Shares Authorized	200,000	Total Equity Capital	6,844
No. Shares Outstanding	200,000	Subordinated Debt	-0-

DIRECTORS: Harry K. Dougherty, Joseph W. Gelzine, Bartus M. Gray, Jr., Melda A. Rice, Carl A. Williams, Kenneth Pat Wilson, Larry T. Wilson, Thomas H. Wortham, M.D.

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*Designates Chief Executive Officer

NEWTON COUNTY BANK

Church & Stone Street
P.O. Box 437 Newton County
City: Jasper Zip Code: 72641 Population: 519
Charter Number: 121 Charter Date: March 24, 1903
Telephone: 446-2265 Branches: 1

Bank Holding Company Affiliate: Newco Corporation

CHAIRMAN: CARL G. HOLT
CEO: *GEORGE G. GLEASON, II
V. CHAIR./DEPUTY CEO: MICHAEL C. CARTER
PRES.-BANK SER.: MARK D. ROSS
PRES.-MORTGAGE SER.: L. STEVEN ROSS
EX. V.P.: DANNY CRINER
V.P./CASHIER: GEORGE LANDRUM
SR. V.P.: LARRY DICKS

Total Assets	31,325	Preferred Stock	-0-
Loans, Net	18,023	Common Stock	58
Securities	9,436	Surplus	1,842
Interest Bearing Balances	300	Undivided Profits	808
Total Deposits	28,428	Reserve for Loan Losses	204
No. Shares Authorized	2,500	Total Equity Capital	2,708
No. Shares Outstanding	2,340	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, George Landrum, Danny Criner, Michael C. Carter, Mark D. Ross, L. Steven Ross

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*Designates Chief Executive Officer

BANK OF NORTHEAST ARKANSAS

800 South Main
P.O. Box 1617 Craighead County
City: Jonesboro Zip Code: 72401 Population: 31,530
Charter Number: 150 Charter Date: February 14, 1904
Telephone: 932-2131 Branches: 4

Bank Holding Company Affiliate: None

PRES. & CHAIRMAN: *SLOAN RAINWATER
EX. V.P.: AUDREY GLENN
SR. V.P.: MAX G. COBB
VICE PRESIDENT, LOYCE MINK
ASST. V.P. & TRUST: MARY ANN BOHNE
ASST. V.P.: GAIL NEBLETT
ASST. V.P.: EVA BEELER
CASHIER: LINDA McDANIEL
ASST. CASHIER: BRENDA GRIFFITH
VICE CHAIRMAN: Wm. I. RAINWATER

Total Assets	40,311	Preferred Stock	-0-
Loans, Net	19,524	Common Stock	750
Securities	7,863	Surplus	1,000
Interest Bearing Balances	3,498	Undivided Profits	1,742
Total Deposits	35,507	Reserve for Loan Losses	177
No. Shares Authorized	75,000	Total Equity Capital	3,492
No. Shares Outstanding	75,000	Subordinated Debt	595

DIRECTORS: A. B. Clark, Steve Cox, Virginia R. Cox, Grover Poole, M.D., Sloan Rainwater, Wm. I. Rainwater, Wm. I, Rainwater, Jr., W. T. Rainwater, M.D., J. A. Tomlinson, Gerald G. Watkins

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***Designates Chief Executive Officer**

CITIZENS BANK OF JONESBORO

Main at Washington
P.O. Box 1090 Craighead County
City: Jonesboro Zip Code: 72403 Population: 31,530
Charter Number: 488 Charter Date: July 25, 1919
Telephone: 932-6603 Branches: 6

Bank Holding Company Affiliate: Citizens Bancshares

CEO: *HERBERT H. McADAMS, II
PRESIDENT: WALTER DE ROECK
EX. V.P.: DONALD TIMMS
VICE PRESIDENT: ROBERT CONNOR
VICE PRESIDENT: BESSIE HODGES
V. CH., ASST. SEC.: H. HALL McADAMS, III
SR. V.P.: JIM McALISTER
ADMIN. V.P.: DAN TREVATHAN
SR. V.P.: BILL MAY
SR. V.P.: MICHAEL O'BRIEN

Total Assets	178,344	Preferred Stock	-0-
Loans, Net	107,430	Common Stock	2,170
Securities	51,362	Surplus	2,330
Interest Bearing Balances	400	Undivided Profits	6,978
Total Deposits	156,810	Reserve for Loan Losses	1,754
No. Shares Authorized	217,000	Total Equity Capital	11,478
No. Shares Outstanding	217,000	Subordinated Debt	1,680

DIRECTORS: Herbert H. McAdams, II, H. Hall McAdams, III, Robert C. Connor, John C. Deacon, Walter A. DeRoeck, Dr. Glenn E. Dickson, W. O. Doak, Charlotte Eddington, W. M. Freeze, Jr., Dr. James F. Gramling, Dr. Ray H. Hall, Jr., Al M. Heringer, III, Bill Hurt, Jr., Minor M. Markle, Oscar J. Melton, Oscar J. Melton, Jr., Dr. Carl R. Reng, W. D. Roberts, Jr., W. R. Roberts, Frank E. Walden, Dr. Durwood Wisdom

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*Designates Chief Executive Officer

SIMMONS FIRST BANK OF JONESBORO

1720 South Caraway Road
P.O. Box 1720 Craighead County
City: Jonesboro Zip Code: 72403 Population: 31,530
Charter Number: 734 Charter Date: December 22, 1976
Telephone: 933-8000 Branches: 2

Bank Holding Company Affiliate: Simmons First National Corporation

CHAIRMAN: DONALD W. STONE
PRESIDENT: *J. C. VAUGHN, JR.
EX. V.P.: RONALD B. JACKSON
SR. V.P.: EVERETT BANDY
VICE PRESIDENT: JERRY BROADAWAY

Total Assets	53,152	Preferred Stock	-0-
Loans, Net	35,886	Common Stock	1,750
Securities	11,545	Surplus	1,750
Interest Bearing Balances	400	Undivided Profits	531
Total Deposits	45,372	Reserve for Loan Losses	402
No. Shares Authorized	500,000	Total Equity Capital	4,031
No. Shares Outstanding	175,000	Subordinated Debt	400

DIRECTORS: Gene Thomason, Donald W. Stone, J. C. Vaughn, Jr., Franz U. Hayes, Sam Hummelstein, Frances Kemp, Charles B. Smith, Jr., Niel Crowson

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*Designates Chief Executive Officer

MERCANTILE BANK

P.O. Box 6018 Craighead County
City: Jonesboro
Zip Code: 72403
Population: 31,530
Charter Number: 648
Charter Date: January 7, 1932
Telephone: 935-5521
Branches: 8

Bank Holding Company Affiliate: Mercantile Bancshares, Inc.

CEO & COB: *WALLACE FOWLER
SR. V.P.: LLOYD McCRACKEN, JR.
EX. V.P.-OPER.: NAOMI CRAFT
EX. V.P.: EDWARD H. CHERRY
SR. V.P.: RICHARD GRAY
PRESIDENT: GEORGE F. DELANEY, JR.
SR. V.P.—INV.: J. STEVEN McFERRON
EX. V.P.—INSTALL.: NORMAN LEONARD
SR. V.P.: EARL GAIRHAN
SR. V.P.: CAREY SMITH

Total Assets	183,320	Preferred Stock	-0-
Loans, Net	109,796	Common Stock	1,000
Securities	52,049	Surplus	3,000
Interest Bearing Balances	4,701	Undivided Profits	8,936
Total Deposits	165,478	Reserve for Loan Losses	952
No. Shares Authorized	100,000	Total Equity Capital	12,936
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Marystel Appleton, Wayne Baker, Roy Cooper, George DeLaney, Jr., Wallace Fowler, Lynn Greene, Raymond Heern, Ben Lamberth, Glenn Lane, H. T. Loberg, B. E. McKee, M.D., J. C. Mahon, M. O. Peeler, M.D., M. G. (Mabe) Spurlock

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

P.O. Box 550 White County
City: Judsonia
Zip Code: 72081
Population: 2,025
Charter Number: 415
Charter Date: May 29, 1913
Telephone: 729-3148
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: E. O. YANCEY
PRESIDENT: E. D. YANCEY
SEC.-TREAS.: REYNIE RUTLEDGE
EX. V.P.: *JIM EMFINGER

Total Assets	8,581	Preferred Stock	-0-
Loans, Net	2,547	Common Stock	70
Securities	4,232	Surplus	280
Interest Bearing Balances	-0-	Undivided Profits	800
Total Deposits	7,271	Reserve for Loan Losses	48
No. Shares Authorized	2,800	Total Equity Capital	1,150
No. Shares Outstanding	2,800	Subordinated Debt	-0-

DIRECTORS: E. O. Yancey, E. D. Yancey, Reynie Rutledge

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*Designates Chief Executive Officer

UNION STATE BANK

P.O. Box F Union County
City: Junction City Zip Code: 71749 Population: 1,400
Charter Number: 415 Charter Date: August 8, 1933
Telephone: 924-4552 Branches: 0

Bank Hclding Company Affiliate: Junction City Holding Company

PRES. CEO: *JOHN F. MARSH
VICE PRESIDENT: JEROME VASCOCU
V.P. CASHIER: BARBARA DANIELS
ASST. CASHIER: MARY JONES

Total Assets	19,585	Preferred Stock	-0-
Loans, Net	12,068	Common Stock	300
Securities	2,918	Surplus	400
Interest Bearing Balances	2,497	Undivided Profits	992
Total Deposits	17,771	Reserve for Loan Losses	112
No. Shares Authorized	30,000	Total Equity Capital	1,692
No. Shares Outstanding	30,000	Subordinated Debt	-0-

DIRECTORS: Bobby Conville, Jr., Randy Ewing, Alvin Green, Sr., Bill Hogg, Dan Horton, F. B. James, Jr., John Marsh, Virgil Orr, C. A. Reed, Jr., John Shealy, N. J. Vascocu

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*Designates Chief Executive Officer

BANK OF KENSETT

P.O. Box 356 White County
City: Kensett Zip Code: 72082 Population: 1,785
Charter Number: 528 Charter Date: February 17, 1922
Telephone: 742-3211 Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *ROGER Q. MILLS
CASHIER: PATSY SCOTT
VICE PRESIDENT: JNO. H. JOHNSTON, JR.

Total Assets	4,753	Preferred Stock	-0-
Loans, Net	282	Common Stock	50
Securities	2,038	Surplus	50
Interest Bearing Balances	414	Undivided Profits	1,154
Total Deposits	3,437	Reserve for Loan Losses	-0-
No. Shares Authorized	500	Total Equity Capital	1,254
No. Shares Outstanding	500	Subordinated Debt	-0-

DIRECTORS: Jno. H. Johnston, Jr., Roger Q. Mills, William P. Mills

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*Designates Chief Executive Officer

PINE STATE BANK

First Street
P.O. Box 85 Cleveland County
City: Kingsland
Zip Code: 71652
Population: 420
Charter Number: 165
Charter Date: August 22, 1904
Telephone: 348-5657
Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *WILLIAM CAIN LYON

SECRETARY: PEGGY LYON

Total Assets	4,045	Preferred Stock	-0-
Loans, Net	2,365	Common Stock	43
Securities	700	Surplus	120
Interest Bearing Balances	485	Undivided Profits	165
Total Deposits	3,685	Reserve for Loan Losses	22
No. Shares Authorized	1,830	Total Equity Capital	328
No. Shares Outstanding	1,733	Subordinated Debt	-0-

DIRECTORS: William Cain Lyon, Peggy Lyon, Gene Jines, Jimmy Clark

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*Designates Chief Executive Officer

MADISON BANK AND TRUST

101 Public Square
P.O. Box 39 Madison County
City: Kingston
Zip Code: 72742
Population: 300
Charter Number: 467
Charter Date: April 7, 1911
Telephone: 665-2825
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *GARY W. BUNCH
VICE PRESIDENT: CARLA HATHORN

VICE PRESIDENT: BLENDA HOWARD
CASHIER: JEANINE VILLINES

Total Assets	5,793	Preferred Stock	-0-
Loans, Net	2,961	Common Stock	64
Securities	180	Surplus	242
Interest Bearing Balances	2,195	Undivided Profits	251
Total Deposits	5,190	Reserve for Loan Losses	72
No. Shares Authorized	800	Total Equity Capital	557
No. Shares Outstanding	634	Subordinated Debt	-0-

DIRECTORS: Gary W. Bunch, John Latham, Sumner Brashears, Howard Cain, Jr., James B. McDougal, David Henley, Joe Shrum, Gary Easterling, Dana Samples

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*Designates Chief Executive Officer

BANK OF LAKE VILLAGE

P.O. Box 727 Chicot County
City: Lake Village
Zip Code: 71653
Population: 3,088
Charter Number: 675
Charter Date: October 14, 1937
Telephone: 265-2241
Branches: 1

Bank Holding Company Affiliate: Southeast Arkansas Bank Corp.

CHM. OF BOARD: DOUGLAS C. WYNN
PRES. & CEO: *HERMON CARLTON
EX. V.P.: TERENCE J. ALPE
V.P. & AUDITOR: JOYCE BELL
VICE PRES.: DESSIE LEE GIBBS

Total Assets	32,639	Preferred Stock	-0-
Loans, Net	17,132	Common Stock	600
Securities	9,903	Surplus	2,500
Interest Bearing Balances	2,744	Undivided Profits	1,188
Total Deposits	27,902	Reserve for Loan Losses	169
No. Shares Authorized	60,000	Total Equity Capital	4,288
No. Shares Outstanding	60,000	Subordinated Debt	-0-

DIRECTORS: Terence J. Alpe, Sam E. Angel, William W. Bunker, Dr. J. P. Burge, Hermon Carlton, David F. Gillison, Sr., David F. Gillison, Jr., Marvin D. Loyd, DDS, Ned Mazzanti, Joe Pieroni, George Pine, Charles H. Weissinger, Jr., Douglas C. Wynn

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*Designates Chief Executive Officer

SIMMONS FIRST BANK OF LAKE VILLAGE

333 Main Street
P.O. Box 271 Chicot County
City: Lake Village
Zip Code: 71653
Population: 3,088
Charter Number: 716
Charter Date: June 12, 1962
Telephone: 265-5366
Branches: 0

Bank Holding Company Affiliate: Simmons First National Corporation

CHAIRMAN: FRED P. MICHAEL
PRES. & CEO: *BEN V. FLORIANI
EX. V.P.: FREDDIE BLACK
V.P. & CASHIER: MIKE S. CASHION
ASST. V.P.: LINDA S. PEARSON

Total Assets	24,170	Preferred Stock	-0-
Loans, Net	15,735	Common Stock	250
Securities	6,041	Surplus	250
Interest Bearing Balances	-0-	Undivided Profits	1,207
Total Deposits	21,230	Reserve for Loan Losses	197
No. Shares Authorized	12,500	Total Equity Capital	1,707
No. Shares Outstanding	12,500	Subordinated Debt	-0-

DIRECTORS: Sam E. Adkisson, W. E. Ayers, Herman Berkemeyer, Freddie Black, James R. Burchfield, Ohmer C. Burnside, Mike S. Cashion, William H. Drew, Ben V. Floriani, Craig Hunt, Cullen Livingston, Doyne W. Loyd, Geno Mazzanti, Fred P. Michael, Carl O. Powell, Richard L. Pratt, Ted Thornton, Joe Dan Yee

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*Designates Chief Executive Officer

CITIZENS BANK OF LAVACA

108 Main
P.O. Box 108 Sebastian County
City: Lavaca
Zip Code: 72941
Population: 1,096
Charter Number: 308
Charter Date: May 1, 1914
Telephone: 674-5631
Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *JAMES N. PATTERSON
SR. V.P. & CASHIER: LARRY D. HURST
VICE PRESIDENT: GARY W. CARMACK
VICE PRESIDENT: PAULETTE CHRONISTER
ASST. V.P.: SANDRA HANEY
ASST. V.P.: LARRY DALE OWEN
ASST. CASHIER: JAN CHILDERS
ASST. CASHIER: CLIDE LEE HOWELL
ASST. CASHIER: BEVERLY DePRIEST
ASST. CASHIER: DONNA WOODS

Total Assets	26,679	Preferred Stock	-0-
Loans, Net	18,922	Common Stock	257
Securities	4,786	Surplus	1,500
Interest Bearing Balances	670	Undivided Profits	1,214
Total Deposits	23,575	Reserve for Loan Losses	278
No. Shares Authorized	22,680	Total Equity Capital	2,971
No. Shares Outstanding	20,538	Subordinated Debt	-0-

DIRECTORS: Ronald Udouj, James N. Patterson, Larry D. Hurst, Gene Bruick, Rayburn Green, Jewel Morris

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*Designates Chief Executive Officer

LEACHVILLE STATE BANK

Main Street
P.O. Box 140 Mississippi County
City: Leachville
Zip Code: 72438
Population: 1,800
Charter Number: 703
Charter Date: January 23, 1951
Telephone: 539-6354
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *J. LEE BEARDEN
EX. V.P.: EDNA L. KENNETT
CASHIER: ROBERT LYNN BEARDEN
ASST. CASHIER: EARNESTINE ROBINETT

Total Assets	13,066	Preferred Stock	-0-
Loans, Net	2,883	Common Stock	100
Securities	5,815	Surplus	1,150
Interest Bearing Balances	700	Undivided Profits	1,051
Total Deposits	10,633	Reserve for Loan Losses	37
No. Shares Authorized	10,000	Total Equity Capital	2,301
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: J. Lee Bearden, Nelson Henry, Edna Kennett, T. N. Rodman, M.D., J. L. Swihart

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*Designates Chief Executive Officer

LITTLE RIVER BANK

202 Greenwood Ave.
P.O. Box 340 Poinsett County
City: Lepanto
Zip Code: 72354
Population: 1,964
Charter Number: 498
Charter Date: November 21, 1919
Telephone: 475-2306
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: *D. F. PORTIS
PRESIDENT: GRADY WATKINS, JR.
VICE PRESIDENT: T. G. THOMPSON, JR.
VICE PRESIDENT: J. C. PORTIS
CASHIER: BLANCHE NASH

Total Assets	21,491	Preferred Stock	-0-
Loans, Net	3,895	Common Stock	400
Securities	11,091	Surplus	1,100
Interest Bearing Balances	400	Undivided Profits	2,238
Total Deposits	17,592	Reserve for Loan Losses	96
No. Shares Authorized	4,000	Total Equity Capital	3,738
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: D. F. Portis, Grady Watkins, Jr., T. G. Thompson, Jr., J. C. Portis, W. H. Cross, Sr., Ernest Portis, Danette Watkins, Julanne Ingram, Junaway Payne, H. G. Watkins, III

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*Designates Chief Executive Officer

PEOPLES BANK AND LOAN COMPANY

305 Spruce
P.O. Box 280 Lafayette County
City: Lewisville
Zip Code: 71845
Population: 1,450
Charter Number: 347
Charter Date: August 25, 1911
Telephone: 921-4244
Branches: 0

Bank Holding Company Affiliate: None

PRES. & CEO: *CHARLES H. MOORE
CHAIRMAN: W. H. TRIPLETT, JR.
EX. V.P.: WILMA WILLBANKS
VICE PRESIDENT: PAUL MAHAR
ASST. V.P.: DONNA H. ADKISON
CASHIER: VENORA HOOPER

Total Assets	25,678	Preferred Stock	-0-
Loans, Net	11,505	Common Stock	100
Securities	8,105	Surplus	750
Interest Bearing Balances	2,595	Undivided Profits	1,555
Total Deposits	22,957	Reserve for Loan Losses	169
No. Shares Authorized	4,000	Total Equity Capital	2,405
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: W. H. Triplett, Jr., Charles H. Moore, Wilma Willbanks, Paul Mahar, Jack English, Henry Moore III, O. M. Covington, Phil Alford, Jr., Elmer L. Harris, P. D. Burton, Jr.

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*Designates Chief Executive Officer

BANK OF LINCOLN

West Side of Square
P.O. Box 98 Washington County
City: Lincoln
Zip Code: 72744
Population: 1,494
Charter Number: 119
Charter Date: March 17, 1903
Telephone: 824-3232
Branches: 0

Bank Holding Company Affiliate: Lincoln Bankshares, Inc.

PRESIDENT: *LOYD R. SWOPE
EXEC. V.P.: KENNETH D. (BUD) COX
VICE PRESIDENT: LARRY KARNES
VICE PRESIDENT: PAT DAVENPORT
CASHIER: RONNIE RINEHART
ASST. V.P.: DARLENE CHEATHAM

Total Assets	35,191	Preferred Stock	-0-
Loans, Net	18,246	Common Stock	200
Securities	11,333	Surplus	200
Interest Bearing Balances	1,200	Undivided Profits	2,571
Total Deposits	31,390	Reserve for Loan Losses	236
No. Shares Authorized	8,000	Total Equity Capital	2,971
No. Shares Outstanding	8,000	Subordinated Debt	300

DIRECTORS: Loyd R. Swope, Kenneth D. Cox, John Lewis, John Everett, Forrest Rodgers

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*Designates Chief Executive Officer

PULASKI BANK AND TRUST COMPANY

5800 "R" Street
P.O. Box 7299 Pulaski County
City: Little Rock
Zip Code: 72217
Population: 175,000
Charter Number: 710
Charter Date: August 29, 1955
Telephone: 661-7700
Branches: 2

Bank Holding Company Affiliate: Pulaski Investment Corporation

CEO: *JAMES C. EAST
PRESIDENT: EUGENE L. MARIS
EX. V.P.: ROBERT C. MAGEE
EX. V.P.: WAYNE HARNESS
EX. V.P.: STANLEY A. CLARK, JR.

Total Assets	125,633	Preferred Stock	-0-
Loans, Net	94,560	Common Stock	2,122
Securities	15,430	Surplus	2,526
Interest Bearing Balances	273	Undivided Profits	2,374
Total Deposits	110,837	Reserve for Loan Losses	845
No. Shares Authorized	226,000	Total Equity Capital	7,866
No. Shares Outstanding	212,230	Subordinated Debt	1,930

DIRECTORS: James C. East, Robert C. Magee, Eugene L. Maris, Mark V. Williamson, Thomas Hodges

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*Designates Chief Executive Officer

BANK OF LOCKESBURG

P.O. Box 118 Sevier County
City: Lockesburg Zip Code: 71846 Population: 616
Charter Number: 746 Charter Date: May 31, 1985
Telephone: 289-4071 Branches: 0

Bank Holding Company Affiliate: DeWitt First Bankshares Corporation

PRESIDENT: *JOE C. ROBERTS
EX. V.P.: RAY HAMBRICK
VICE PRESIDENT: PHYLLIS BETTELL
V.P. & CASHIER: BOBBIE J. SIMMONS
OPER. OFFICER: BETTY CURRENCE

Total Assets	18,356	Preferred Stock	-0-
Loans, Net	6,923	Common Stock	62
Securities	4,722	Surplus	938
Interest Bearing Balances	4,799	Undivided Profits	625
Total Deposits	16,479	Reserve for Loan Losses	48
No. Shares Authorized	2,500	Total Equity Capital	1,625
No. Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: Mrs. Georgea McKinley, Ray Hambrick, Warren Jennings, Lester McKinley

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*Designates Chief Executive Officer

FIRST STATE BANK

101 E. Front Street
P.O. Box 320 Lonoke County
City: Lonoke Zip Code: 72086 Population: 4,128
Charter Number: 670 Charter Date: March 9, 1935
Telephone: 676-3106 Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: *J. O. BENNETT
EX. V.P.: CHARLES E. FORD
VICE PRESIDENT: NEIL BENNETT, SR.
VICE PRESIDENT: JOHN R. OWEN

Total Assets	53,664	Preferred Stock	-0-
Loans, Net	23,283	Common Stock	400
Securities	6,804	Surplus	1,600
Interest Bearing Balances	11,393	Undivided Profits	3,639
Total Deposits	47,789	Reserve for Loan Losses	206
No. Shares Authorized	16,000	Total Equity Capital	5,639
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: J. O. Bennett, Neil Bennett, Sr., Neil Bennett Jr., Wayne Bennett, Sr., Wayne Bennett, Jr., H. Austin Grimes, M.D.

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*Designates Chief Executive Officer

FARMERS BANK & TRUST COMPANY

100 N. Court Square
P.O. Box 250 Columbia County
City: Magnolia
Zip Code: 71753
Population: 11,909
Charter Number: 217
Charter Date: September 26, 1906
Telephone: 234-2211
Branches: 3

Bank Holding Company Affiliate: Magnolia Banking Corporation

PRES. & CEO: *BOB L. BURNS
EX. V.P.: MACK L. TAYLOR
SR. V.P.: DEAN REAGAN
VICE PRESIDENT: M. E. FITZPATRICK
V.P. & T.O.: BRUCE D. MALOCH
V.P. & CASHIER: EARL BOOTH

Total Assets	93,824	Preferred Stock	-0-
Loans, Net	35,065	Common Stock	2,500
Securities	48,308	Surplus	1,250
Interest Bearing Balances	1,503	Undivided Profits	4,666
Total Deposits	83,927	Reserve for Loan Losses	564
No. Shares Authorized	100,000	Total Equity Capital	8,416
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: T. H. Bradley, Jr., Bob L. Burns, Paul Crumpler, W. E. Fullenwider, John W. Harsh, C. S. Kincaid, III, Bob Neill, Dean Reagan, Mack L. Taylor

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*Designates Chief Executive Officer

BANK OF MALVERN

327 Ash Street
P.O. Box 897 Hot Spring County
City: Malvern
Zip Code: 72104
Population: 10,163
Charter Number: 10
Charter Date: June 24, 1889
Telephone: 332-6966
Branches: 1

Bank Holding Company Affiliate: Central AR Bancshares, Inc.

PRES. & CHAIRMAN: *PAUL L. OFFUTT
SR. V.P.: DONALD J. TACKETT
SR. V.P.: M. DALE BEAIRD
VICE PRESIDENT: MARSHA B. TANNER
VICE PRESIDENT: JAMES D. FERGUSON

Total Assets	61,578	Preferred Stock	-0-
Loans, Net	33,835	Common Stock	300
Securities	21,437	Surplus	2,200
Interest Bearing Balances	600	Undivided Profits	4,069
Total Deposits	53,563	Reserve for Loan Losses	602
No. Shares Authorized	12,000	Total Equity Capital	6,569
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: Paul L. Offutt, Ray Boyle, Sam Clark, Dorsey D. Glover, W. H. Glover, Joe C. Keith, Ross M. Whipple, Carrington E. Young, Tom Ross Young, Jr.

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*Designates Chief Executive Officer

PEOPLES BANK

250 Main Street
P.O. Box 310 Fulton County
City: Mammoth Spring
Zip Code: 72554
Population: 1,195
Charter Number: 519
Charter Date: February 21, 1921
Telephone: 625-3235
Branches: 0

Bank Holding Company Affiliate: Mammoth Investments & Credit Corp. Inc.

PRESIDENT: CHARLES MASNER
VICE PRESIDENT: *WILLIAM O. PACE
CASHIER: NORMA G. PACE

Total Assets	20,794	Preferred Stock	-0-
Loans, Net	6,069	Common Stock	100
Securities	5,479	Surplus	900
Interest Bearing Balances	3,444	Undivided Profits	382
Total Deposits	19,152	Reserve for Loan Losses	61
No. Shares Authorized	4,000	Total Equity Capital	1,382
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Charles Masner, Clotene Masner, Lorene Pickens, William O. Pace, Wendell Ragsdale

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*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

319 N. Baltimore
P.O. Box 440 Mississippi County
City: Manila
Zip Code: 72442
Population: 2,500
Charter Number: 698
Charter Date: March 16, 1948
Telephone: 561-4427
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: PEGGY F. CHEADLE
PRES. BETTY F. SCHRADER
S/T: HULEN FAULKNER
V.P.: DANNY ROBBINS
CASHIER: NORMA JACKSON
A/C: KAY BARKER
EX. V.P.: *MAX H. SCHRADER

Total Assets	8,664	Preferred Stock	-0-
Loans, Net	4,520	Common Stock	100
Securities	2,014	Surplus	400
Interest Bearing Balances	400	Undivided Profits	739
Total Deposits	7,350	Reserve for Loan Losses	69
No. Shares Authorized	10,000	Total Equity Capital	1,239
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Peggy F. Cheadle, Betty F. Schrader, James B. Cheadle, Danny Robbins, Lora M. Fleeman, L. W. Townsend, Hulen Faulkner, Max H. Schrader

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*Designates Chief Executive Officer

BANK OF MANSFIELD

Howard & Sebascott
P.O. Box 387 Sebastian County
City: Mansfield
Zip Code: 72944
Population: 1,000
Charter Number: 678
Charter Date: February 16, 1939
Telephone: 928-4418
Branches: 0

Bank Holding Company Affiliate: Mansfield Bankstock, Inc.

CHAIR. OF BOARD: BRUCE H. SHAW
PRESIDENT: *RICHARD D. FOSTER
VICE PRESIDENT: RICHARD B. SHAW
VICE PRESIDENT: GILMER K. DIXON
EXEC. V.P.: DANNY E. FITZPATRICK
V.P. & CASHIER: MELBA CONAWAY
ASST. V.P.: PAULA COWARD
ASST. V.P.: ELIZABETH HOOPENGARNER

Total Assets	20,753	Preferred Stock	-0-
Loans, Net	12,084	Common Stock	240
Securities	4,196	Surplus	260
Interest Bearing Balances	2,600	Undivided Profits	1,227
Total Deposits	18,872	Reserve for Loan Losses	117
No. Shares Authorized	9,600	Total Equity Capital	1,727
No. Shares Outstanding	9,600	Subordinated Debt	-0-

DIRECTORS: Bruce H. Shaw, Richard D. Foster, Richard B. Shaw, Gilmer K. Dixon, Joe McCain, Danny Fitzpatrick, S. D. Barnes, B. R. Holbrook, S. M. Taylor, Melba Conaway

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

48 South Poplar
P.O. Box 479 Lee County
City: Marianna
Zip Code: 72360
Population: 6,220
Charter Number: 682
Charter Date: January 9, 1942
Telephone: 295-2535
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *WILLIAM J. McCLAIN
VICE PRESIDENT: LETHA SMITH
V.P. & CASHIER: PEGGY FISHER
ASST. V.P.: MARIE VICKERS
ASST. V.P.: MARY C. YANCEY

Total Assets	15,100	Preferred Stock	-0-
Loans, Net	2,252	Common Stock	75
Securities	3,428	Surplus	925
Interest Bearing Balances	90	Undivided Profits	881
Total Deposits	13,057	Reserve for Loan Losses	70
No. Shares Authorized	3,000	Total Equity Capital	1,881
No. Shares Outstanding	3,000	Subordinated Debt	-0-

DIRECTORS: Dan H. Felton, III, Jack Gentry, Thomas H. Gist, Jr., Robert F. Mahan, John F. Miller, William J. McClain, J. B. Smith, Ruth Smith, D. E. Webb, Jr.

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*Designates Chief Executive Officer

CITIZENS BANK

115 Block Street
P.O. Box 300 Crittenden County
City: Marion
Zip Code: 72364
Population: 3,000
Charter Number: 677
Charter Date: March 15, 1938
Telephone: 739-4421
Branches: 1

Bank Holding Company Affiliate: First Citizens Bancshares

CHAIR. OF BOARD: FORREST N. JENKINS
PRESIDENT: *JOE TAYLOR III
ASST. V.P.: CHARLES HORTON
LOAN OFFICER: L. SCOTT BOND
ASST. CASHIER: LUCILLE BRACKIN
ASST. CASHIER: GLORIA SPENCER

Total Assets	26,874	Preferred Stock	-0-
Loans, Net	11,942	Common Stock	150
Securities	8,431	Surplus	1,200
Interest Bearing Balances	100	Undivided Profits	1,553
Total Deposits	23,798	Reserve for Loan Losses	80
No. Shares Authorized	1,500	Total Equity Capital	2,903
No. Shares Outstanding	1,500	Subordinated Debt	-0-

DIRECTORS: Forrest N. Jenkins, Joe Taylor III, Richard Williford, William Bart Turner, C. H. Bond, Jr., Sanders Carter, Franklin G. Fogleman, Julian Hardin, J. F. Rieves, Jr., James R. Stockley

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*Designates Chief Executive Officer

MARKED TREE BANK

210 Frisco
P.O. Box 160 Poinsett County
City: Marked Tree
Zip Code: 72365
Population: 3,200
Charter Number: 651
Charter Date: March 3, 1932
Telephone: 358-2600
Branches: 0

Bank Holding Company Affiliate: Marked Tree Bancshares, Inc.

PRESIDENT: *JOHN A. BRUNNER, JR.
CASHIER: J. P. HUTCHINS

Total Assets	20,306	Preferred Stock	-0-
Loans, Net	2,805	Common Stock	250
Securities	13,723	Surplus	300
Interest Bearing Balances	700	Undivided Profits	1,538
Total Deposits	17,299	Reserve for Loan Losses	59
No. Shares Authorized	2,500	Total Equity Capital	2,088
No. Shares Outstanding	2,500	Subordinated Debt	-0-

DIRECTORS: John Brunner, Jr., Frank Brunner, Jr., J. Robert Brunner, Louis Goad, Gloria Eddington, Mary Ann Arnold, Ritter Arnold, Dan Hatzenbuehler

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*Designates Chief Executive Officer

SEARCY COUNTY BANK

P.O. Box 250 Searcy County
City: Marshall
Zip Code: 72650
Population: 1,500
Charter Number: 679
Charter Date: February 26, 1940
Telephone: 448-3341
Branches: 1

Bank Holding Company Affiliate: Marshall Bancshares, Inc.

CHAIR. & PRES.: *NEIL A. WILKINS
V.P. & CASHIER: BRENDA HARNESS
ASST. CASHIER: PATSY MASSEY
ASST. CASHIER: DEBBIE WATTS
ASST. CASHIER: ELIZABETH COTTON
EX. V.P.: DANNY G. HORTON
VICE PRESIDENT: MARY J. HORTON
ASST. CASHIER: CARLA HARNESS
ASST. CASHIER: PEGGY MASSEY

Total Assets	28,461	Preferred Stock	-0-
Loans, Net	14,606	Common Stock	530
Securities	5,844	Surplus	1,225
Interest Bearing Balances	5,452	Undivided Profits	551
Total Deposits	25,959	Reserve for Loan Losses	249
No. Shares Authorized	5,300	Total Equity Capital	2,306
No. Shares Outstanding	5,300	Subordinated Debt	-0-

DIRECTORS: J. C. Baker, Jr., J. Virgil Blair, George E. Daniel, Bob Derickson, Ancil Mays, Hayes L. McKinnie, Neil A. Wilkins

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*Designates Chief Executive Officer

BANK OF MARVELL

U.S. Hwy 49 West
P.O. Box 67 Phillips County
City: Marvell
Zip Code: 72366
Population: 1,724
Charter Number: 109
Charter Date: January 8, 1903
Telephone: 829-2596
Branches: 0

Bank Holding Company Affiliate: Marvell Implement Company

CHAIR. & PRES.: *GIBSON TURLEY
EX. V.P.: TOMMIE E. SHACKELFORD, JR.
V.P.: GIBSON TURLEY, JR.
V.P.: BEN B. DAVIDSON
CASHIER: PATTY SUE RUSSELL

Total Assets	18,004	Preferred Stock	-0-
Loans, Net	1,738	Common Stock	150
Securities	14,751	Surplus	500
Interest Bearing Balances	-0-	Undivided Profits	1,706
Total Deposits	15,273	Reserve for Loan Losses	33
No. Shares Authorized	6,000	Total Equity Capital	2,356
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: Gibson Turley, J. A. Hill, James H. Hill, Tommie E. Shackelford, Jr., Virginia Turley, Gibson Turley, Jr.

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*Designates Chief Executive Officer

BANK OF McCRORY

124 Edmonds Avenue
P.O. Box 367 Woodruff County
City: McCrory
Zip Code: 72101
Population: 2,000
Charter Number: 128
Charter Date: June 18, 1903
Telephone: 731-2521
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: *I. N. ARNOF
VICE CHAIRMAN: JOHN G. THOMPSON
SR. V.P.: H. RIPLEY THOMPSON
SR. V.P.: JOHN D. ELDRIDGE
PRESIDENT: HULON CAIN
VICE PRESIDENT: MARGARET COLLIER
CASHIER: JAMES TAYLOR
ASST. V.P.: BOBBY TROTTER

Total Assets	48,039	Preferred Stock	-0-
Loans, Net	11,606	Common Stock	500
Securities	21,882	Surplus	2,000
Interest Bearing Balances	-0-	Undivided Profits	2,981
Total Deposits	41,736	Reserve for Loan Losses	197
No. Shares Authorized	20,000	Total Equity Capital	5,481
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: I. N. Arnof, John G. Thompson, H. Ripley Thompson, John D. Eldridge, Ian Arnof, Hulon Cain, G. L. Morris, Jr., Edwin B. Conner, Jr., John D. Eldridge, III, Donald Cain, Fletcher C. Lewis

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*Designates Chief Executive Officer

McGEHEE BANK

301 North Second
P.O. Box 787 Desha County
City: McGehee
Zip Code: 71654
Population: 5,612
Charter Number: 661
Charter Date: December 6, 1933
Telephone: 222-3151
Branches: 4

Bank Holding Company Affiliate: Southeast Financial Bankstock Corp.

PRES., DIR.: *BILL BOWMAN
CHAIR. OF BOARD: SAM BOWMAN
V. CHAIR. OF BOARD: JOHN H. POTTER
EX. V.P.: RICK GILLIAM
VICE PRESIDENT: CHARLES LLOYD
VICE PRESIDENT: TOMMY G. ROBERTSON
V.P. & T.O.: JAMES MICHAEL SMITH
CASHIER: STEPHEN A. WILSON
AC: PATRICIA CALHOUN
AC: PEGGY SMITH
BRANCH SUPERVISOR: NANCY SHOOK

Total Assets	70,608	Preferred Stock	-0-
Loans, Net	27,396	Common Stock	1,000
Securities	28,241	Surplus	1,700
Interest Bearing Balances	9,469	Undivided Profits	3,399
Total Deposits	64,017	Reserve for Loan Losses	506
No. Shares Authorized	80,000	Total Equity Capital	6,099
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: Sam Bowman, Robert H. Adcock, Fred Blanks, Jimmy L. Buford, Bill Elliott, J. L. Maier, Jr., Buren Sharpe, Cecil Simpson, James N. Smith, David Leech, John Potter, Bill Bowman, Mark Sherland, Jr.

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*Designates Chief Executive Officer

THE BANK OF NORTH ARKANSAS

Main & Spring Streets
P.O. Box C Izard County
City: Melbourne Zip Code: 72556 Population: 1,680
Charter Number: 42 Charter Date: July 29, 1896
Telephone: 368-4205 Branches: 3

Bank Holding Company Affiliate: North Central Financial Corporation

PRES. & CEO: *COLE MARTIN
CASHIER: ERNESTINE MARLIN
VICE PRESIDENT: MARY F. TATE
ASST. V.P.: CANDACE LOGGAINS
ASST. CASHIER: MADALYN GOODWIN

Total Assets	33,349	Preferred Stock	-0-
Loans, Net	20,758	Common Stock	2,000
Securities	3,978	Surplus	425
Interest Bearing Balances	4,191	Undivided Profits	(164)
Total Deposits	30,847	Reserve for Loan Losses	349
No. Shares Authorized	80,000	Total Equity Capital	2,261
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: Cole Martin, W. Neil Maynard, Harry Erwin, Tommy Hillman, Vernon Giss, Harlin Hames, James E. Miller

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*Designates Chief Executive Officer

THE UNION BANK OF MENA

515 Janssen Avenue
P.O. Box 898 Polk County
City: Mena Zip Code: 71953 Population: 5,200
Charter Number: 667 Charter Date: July 25, 1934
Telephone: 394-2211 Branches: 3

Bank Holding Company Affiliate: Union Bankshares, Inc.

CHAIRMAN: C. S. "SHORTY" WILLIAMS
PRES. & CEO: *BILL L. WOOD
VICE PRESIDENT: R. A. CARVER
VICE PRESIDENT: EDWARD W. STEVENSON
VICE PRESIDENT: EVA CAPEHART
CASHIER: RUBY LUNSFORD
ASST. CASHIER: MILDRED BROWN
A. V.P. & LOAN DEPT. MGR.: SARAH CURRY
ASST. V.P. & COMP. OFF.: BARBARA SHAW
CUSTOM SER. OFF.: CLARICE TISHER
ASST CASHIER: KATHY SHRADER
ASST. CASHIER: PAT PERKINS
ASST. V.P. & MGR. DATA PRO.: JIM NEUGENT
LOAN OFFICER: JIMMY KNIGHTEN

Total Assets	59,223	Preferred Stock	-0-
Loans, Net	33,719	Common Stock	1,200
Securities	14,567	Surplus	1,800
Interest Bearing Balances	3,784	Undivided Profits	4,913
Total Deposits	50,465	Reserve for Loan Losses	405
No. Shares Authorized	12,000	Total Equity Capital	7,913
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: R. A. Carver, John A Crawford, R. L. Hamilton, David Maddox, Pauline Morrow, Edward W. Stevenson, C. S. Williams, Bill Lauck Wood

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*Designates Chief Executive Officer

MONETTE STATE BANK

P.O. Box P Craighead County
City: Monette Zip Code: 72447 Population: 1,189
Charter Number: 673 Charter Date: December 29, 1936
Telephone: 486-5493 Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *REVIS G. STEWART
SR. VICE PRES.: SHIRLEY BRONAUGH
V.P. & CASHIER: VERLENE FULLEN
VICE PRES.: BILL CLARK
ASST. V.P.: JAMES R. THOMPSON
AUDITOR: TERRY FRIERSON

Total Assets	26,428	Preferred Stock	-0-
Loans, Net	12,405	Common Stock	200
Securities	8,269	Surplus	1,150
Interest Bearing Balances	1,900	Undivided Profits	322
Total Deposits	24,570	Reserve for Loan Losses	313
No. Shares Authorized	4,000	Total Equity Capital	1,672
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Carolyn Frierson, Revis G. Stewart, B. R. Harper, J. E. Story, Ruth P. Latta, Verlene Fullen, Shirley Bronaugh

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*Designates Chief Executive Officer

COMMERCIAL BANK & TRUST COMPANY

212 West Gaines
P.O. Box 150 Drew County
City: Monticello Zip Code: 71655 Population: 8,998
Charter Number: 391 Charter Date: November 29, 1912
Telephone: 367-6221 Branches: 2

Bank Holding Company Affiliate: Drew Bancshares, Inc.

CHAIRMAN CEO: *BENNIE F. RYBURN, SR.
PRESIDENT: REGINALD GLOVER
EX. V.P.: GEORGE T. HARRIS
SR. V.P.: RUSTY SMITH

Total Assets	52,584	Preferred Stock	-0-
Loans, Net	25,789	Common Stock	200
Securities	9,920	Surplus	2,300
Interest Bearing Balances	11,187	Undivided Profits	1,898
Total Deposits	47,793	Reserve for Loan Losses	581
No. Shares Authorized	8,000	Total Equity Capital	4,398
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Joe Brannen, James Burks, Reginald Glover, R. D. Jones, Jr., L. D. Long, Bennie Ryburn, Sr., Bennie Ryburn, Jr., James W. Searcy, Kim Ward, Frank Wolfe

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*Designates Chief Executive Officer

UNION BANK & TRUST COMPANY

102 West McCloy
P.O. Box 270 Drew County
City: Monticello
Zip Code: 71655
Population: 8,998
Charter Number: 448
Charter Date: September 15, 1915
Telephone: 367-3453
Branches: 2

Bank Holding Company Affiliate: First Union Financial Corporation

PRESIDENT: *JOHN A. McCLELLAND
SR. VICE PRESIDENT: JAMES THOMAS
VICE PRESIDENT: BEVERLY HUDSON
VICE PRESIDENT: KEN WISCAVER

Total Assets	69,583	Preferred Stock	-0-
Loans, Net	24,853	Common Stock	1,000
Securities	22,031	Surplus	2,000
Interest Bearing Balances	5,999	Undivided Profits	1,615
Total Deposits	64,211	Reserve for Loan Losses	959
No. Shares Authorized	80,000	Total Equity Capital	4,615
No. Shares Outstanding	80,000	Subordinated Debt	-0-

DIRECTORS: William K. Ball, Brown Calhoun, Frank Carson Jr., Charles Jackson, Henry Mariani, John McClelland, Zach McClendon, Jr., Wells Moffatt, Dr. J. P. Price, John Porter Price, Richard Reinhart, A. C. Thompson, Alan G. Williams

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*Designates Chief Executive Officer

PEOPLES BANK AND TRUST COMPANY

9th & Baker Streets
P.O. Drawer B Baxter County
City: Mountain Home
Zip Code: 72653
Population: 10,000
Charter Number: 147
Charter Date: August 10, 1906
Telephone: 425-2166
Branches: 1

Bank Holding Company Affiliate: Peoples Bank Corporation

PRESIDENT & CEO: *LARRY G. NELSON
SR. V.P.: CHARLES A. MORTON
SR. V.P.: CLYDE R. THORN
SR. V.P.: RUDELL PANNELL
SR. V.P.: R. E. BAKER

Total Assets	123,921	Preferred Stock	-0-
Loans, Net	48,098	Common Stock	2,750
Securities	56,591	Surplus	2,750
Interest Bearing Balances	2,884	Undivided Profits	6,093
Total Deposits	110,660	Reserve for Loan Losses	511
No. Shares Authorized	110,000	Total Equity Capital	11,593
No. Shares Outstanding	110,000	Subordinated Debt	-0-

DIRECTORS: Power L. Fowler, Neil Nelson, Larry G. Nelson, R. E. Baker, Guy King, W. T. Morgan, B. R. Wiseman, W. M. Thompson, Lon Jones, Ida Marie Lewis, Jeannine Wolf

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*Designates Chief Executive Officer

BANK OF MOUNTAIN VIEW

289 East Main Street
P.O. Box C Stone County
City: Mountain View
Zip Code: 72560
Population: 2,147
Charter Number: 446
Charter Date: July 21, 1915
Telephone: 269-3815
Branches: 0

Bank Holding Company Affiliate: None

CHAIR. OF BOARD: GLEN HINKLE
PRESIDENT: JAMES G. HINKLE
EX. V.P.: *CHARLES A. LOWE
SEC. V.P.: KENNETH SUTTON
CASHIER: WELDON DUNCAN

Total Assets	43,220	Preferred Stock	-0-
Loans, Net	17,108	Common Stock	100
Securities	13,934	Surplus	2,600
Interest Bearing Balances	100	Undivided Profits	3,683
Total Deposits	36,476	Reserve for Loan Losses	95
No. Shares Authorized	4,000	Total Equity Capital	6,383
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Glen Hinkle, James G. Hinkle, Charles A. Lowe, Kenneth Sutton

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*Designates Chief Executive Officer

THE BANK OF MONTGOMERY COUNTY

George Street
P.O. Box 435 Montgomery County
City: Mount Ida
Zip Code: 71957
Population: 1,127
Charter Number: 617
Charter Date: November 26, 1930
Telephone: 867-3148
Branches: 1

Bank Holding Company Affiliate: Montgomery County Bancshares, Inc

COB & PRES.: *DANIEL C. HORTON
SR. V.P.: ROBERT CAMPBELL
SR. V.P.: MELVIN L. SIMPSON
CASHIER: MARCIA SUMMITT
ASST. CASHIER: HETTIE ABERNATHY

Total Assets	41,919	Preferred Stock	-0-
Loans, Net	16,377	Common Stock	100
Securities	20,310	Surplus	1,400
Interest Bearing Balances	1,900	Undivided Profits	2,190
Total Deposits	37,520	Reserve for Loan Losses	159
No. Shares Authorized	4,000	Total Equity Capital	3,690
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Daniel C. Horton, Robert Campbell, Melvin L. Simpson, A. L. Banta, John Selig, Bill Barnes, Joe Brakefield, Jr., Bob Gore, Bob Lybrand, Doyel O'Neal, Ode Maddox, Bill Lawrence, Denver Jones

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*Designates Chief Executive Officer

BANK OF MULBERRY

311 Main Street
P.O. Drawer A Crawford County
City: Mulberry Zip Code: 72947 Population: 1,500
Charter Number: 81 Charter Date: January 15, 1902
Telephone: 997-1154 Branches: 0

Bank Holding Company Affiliate: First American Bancshares, Inc.

PRESIDENT: BETTY FELLER
CASHIER: DIANNA MILLSAP
ASST. CASHIER: PHYLLIS DOUGLAS
ASST. CASHIER: MARY BURKHART

Total Assets	19,176	Preferred Stock	-0-
Loans, Net	8,508	Common Stock	100
Securities	5,701	Surplus	400
Interest Bearing Balances	1,580	Undivided Profits	1,312
Total Deposits	17,142	Reserve for Loan Losses	180
No. Shares Authorized	4,000	Total Equity Capital	1,812
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Harrell Ballentine, W. Joe Medlock, Dane Riggs, Betty Feller, Lex Golden, Charles Martin

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*Designates Chief Executive Officer

PIKE COUNTY BANK

319 East Main
P.O. Box 279 Pike County
City: Murfreesboro Zip Code: 71958 Population: 1,884
Charter Number: 175 Charter Date: December 19, 1904
Telephone: 285-2172 Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *CHARLES W. SHARP
CHAIR. OF BOARD: IRVIN C. BAINUM
SR. V.P. & MGR. MSB BR.: HAROLD SMITH
VICE PRESIDENT: BRENDA SMITH
CASHIER: BRENDA ROBERTS
LOAN OFFICER: BRUCE BEAN
ASST. CASHIER: BOBBY JO McALLISTER
ASST. CASHIER: HELEN HENDERSON

Total Assets	30,148	Preferred Stock	-0-
Loans, Net	18,372	Common Stock	400
Securities	3,635	Surplus	500
Interest Bearing Balances	4,736	Undivided Profits	1,057
Total Deposits	26,709	Reserve for Loan Losses	435
No. Shares Authorized	16,000	Total Equity Capital	1,957
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Irvin C. Bainum, Charles W. Sharp, Thomas Bridgeman, Vance Evans, Cooper Kizzia, Elbert Ray, George E. Steel, Sr., Ray Womack

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*Designates Chief Executive Officer

BANK OF NEWARK

Front Street
P.O. Box 320 Independence County
City: Newark
Zip Code: 72562
Population: 1,109
Charter Number: 686
Charter Date: October 10, 1944
Telephone: 799-3205
Branches: 1

Bank Holding Company Affiliate: Worthen Banking Corporation

PRESIDENT & CEO: *PAT LEA
VICE PRESIDENT: JERRY BRIGHTWELL
CASHIER: MARY STEELE
ASST. CASHIER: LINDA HOLCOMBE

Total Assets	8,012	Preferred Stock	-0-
Loans, Net	1,469	Common Stock	117
Securities	2,679	Surplus	192
Interest Bearing Balances	2,400	Undivided Profits	340
Total Deposits	7,301	Reserve for Loan Losses	109
No. Shares Authorized	11,665	Total Equity Capital	649
No. Shares Outstanding	11,665	Subordinated Debt	-0-

DIRECTORS: R. M. Twyford, Pat Lea, Enos Nicholas

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*Designates Chief Executive Officer

THE FIRST STATE BANK OF NEWPORT

200 Hazel
P.O. Box 340 Jackson County
City: Newport
Zip Code: 72112
Population: 8,339
Charter Number: 738
Charter Date: July 6, 1978
Telephone: 523-2744
Branches: 2

Bank Holding Company Affiliate: First Newport Bancshares, Inc.

PRESIDENT & CEO: *HAROLD PERRIN
V.P. & CASHIER: ALFRED COUCH
V.P. & AUDITOR: JIMMY McCARTNEY
VICE PRESIDENT: JOE MILES
VICE PRESIDENT: DALE BENNETT
AVP: MIKE TINSLEY
AVP: BOB EVINS
AVP: ETTA REID

Total Assets	39,863	Preferred Stock	-0-
Loans, Net	18,598	Common Stock	733
Securities	8,856	Surplus	1,264
Interest Bearing Balances	4,500	Undivided Profits	(311)
Total Deposits	37,964	Reserve for Loan Losses	943
No. Shares Authorized	29,336	Total Equity Capital	1,686
No. Shares Outstanding	29,336	Subordinated Debt	-0-

DIRECTORS: Stephen Graham, David Johnston, George Kell, Harold Perrin, Robert Vanhook, Forrest Wise

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*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

2nd & Hazel Street
P.O. Box 550 Jackson County
City: Newport Zip Code: 72112 Population: 8,339
Charter Number: 694 Charter Date: March 30, 1946
Telephone: 523-3601 Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT & CEO: *JIM S. GOWEN
VICE PRES.: TERRY L. DILLON
VICE PRES.: FRED C. POWERS
CASHIER: PATRICIA H. DAVIS
ASST. V.P.: CARLA P. STIGER
ASST. V.P.: MARK A. SKELTON

Total Assets	44,296	Preferred Stock	-0-
Loans, Net	22,444	Common Stock	225
Securities	6,619	Surplus	2,700
Interest Bearing Balances	5,150	Undivided Profits	223
Total Deposits	40,465	Reserve for Loan Losses	885
No. Shares Authorized	12,000	Total Equity Capital	3,148
No. Shares Outstanding	9,000	Subordinated Debt	350

DIRECTORS: Morris, L. Bowman, R. Owen Burton, John L. Conner, Sr., Thomas R. Curtner, Jim S. Gowen, Sr., Dr. Troy A. Gray, Robert Harvey, Ernest D. McDonald, Ralph McDonald, Jr., Fred M. Pickens, Jr., J. Edward Scoggins, Gerald A. Saracini

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*Designates Chief Executive Officer

THE TWIN CITY BANK

P.O. Box 5581 Pulaski County
City: North Little Rock Zip Code: 72114 Population: 64,419
Charter Number: 671 Charter Date: March 21, 1935
Telephone: 372-4700 Branches: 10

Bank Holding Company Affiliate: TC Bankshares, Inc.

COB & CEO: T. E. RENAUD
PRESIDENT: EDWARD M. PENICK, JR.
EX. V.P.: KENNETH J. PENNEBAKER
EX. V.P.: ROBERT F. BIRCH, JR.
SR. V.P. & CASH.: MARGARET DAVENPORT
V.P. & COMPT.: RONALD G. GILLERT
VICE PRES.: KENNETH D. HAMMONDS
VICE PRES.: STEVE BLAIR
VICE PRES.: SUSAN BLAIR
VICE PRES.: JOHNNY PLOSZAY
VICE PRES.: SANDRA ROGERS
VICE PRES.: PHYLLIS SADLER
VICE PRES.: BEN SCROGGIN
VICE PRES.: SUSAN SISK
VICE PRES.: WILLIAM "BILL" WILLSON
V.P. & AUDITOR: SUSAN WINKLEY

Total Assets	359,565	Preferred Stock	9,500
Loans, Net	225,748	Common Stock	2,700
Securities	78,401	Surplus	4,000
Interest Bearing Balances	4,089	Undivided Profits	8,079
Total Deposits	319,710	Reserve for Loan Losses	3,503
No. Preferred Shares Authorized	10,000	Total Equity Capital	24,279
No. Preferred Shares Outstanding	9,500	Subordinated Debt	670
No. Common Shares Authorized	1,000,000		
No. Common Shares Outstanding	270,000		

DIRECTORS: Dr. Joseph Bates, Martin Borchert, Ralph Cotham, Jr., David J. Jones, Frank Lyon, Jr., Mike Mehaffy, Henry Mariani, Kenneth J. Pennebaker, Edward M. Penick, Jr., Michael O. Moore, George Pitts, Jr., Terence E. Renaud, Eugene M. Pfeifer, III, George M. Rozzell, Jr., Father George W. Tribou, Larry Wallace, Ray Wilson

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*Designates Chief Executive Officer

THE PLANTERS BANK

200 East Hale
P.O. Box 407 Mississippi County
City: Osceola
Zip Code: 72370
Population: 8,881
Charter Number: 684
Charter Date: April 13, 1944
Telephone: 563-2666
Branches: 2

Bank Holding Company Affiliate: None

CHAIRMAN: SLOAN RAINWATER, JR.
VICE CHM.: Wm. I RAINWATER
PRESIDENT: *JIM HINKLE
V.P. & CASHIER: BETTY H. RUE
VICE PRES.: JUNE WELBORN

Total Assets	33,003	Preferred Stock	-0-
Loans, Net	13,498	Common Stock	500
Securities	12,836	Surplus	1,000
Interest Bearing Balances	1,800	Undivided Profits	1,422
Total Deposits	29,740	Reserve for Loan Losses	154
No. Shares Authorized	20,000	Total Equity Capital	2,922
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Sloan Rainwater, Jr., E. H. Riley, Henry J. Swift, W. I. Rainwater, Dewey P. Neely, Lowell O. Winston, Jr., Wm. I. Rainwater, Jr., J. A. Crostwait, Paul B. Billings, Steve Cox, Nathan Weinberg, Jim Hinkle, Virginia Cox

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*Designates Chief Executive Officer

BANK OF OZARK

600 West Commercial
P.O. Box 196 Franklin County
City: Ozark
Zip Code: 72949
Population: 3,621
Charter Number: 674
Charter Date: June 9, 1937
Telephone: 667-2181
Branches:: 1

Bank Holding Company Affiliate: Bankstock One, Inc.

CEO: *GEORGE G. GLEASON II
CHAIRMAN: CARL HOLT
V. CHM/DEPUTY CEO: MICHAEL C. CARTER
PRES.—BANK SER.:MARK D. ROSS
PRES.-MORT. SER.: L. STEVEN ROSS
SRVP/CASHIER: HAROLD D. BECK
SRVP-LENDING: LARRY DICKS

Total Assets	81,167	Preferred Stock	-0-
Loans, Net	56,023	Common Stock	685
Securities	11,820	Surplus	5,565
Interest Bearing Balances	100	Undivided Profits	1,590
Total Deposits	72,200	Reserve for Loan Losses	721
No. Shares Authorized	27,399	Total Equity Capital	7,840
No. Shares Outstanding	27,399	Subordinated Debt	-0-

DIRECTORS: Carl G. Holt, George G. Gleason, II, Michael C. Carter, Larry M. Dicks, M. Diane Gleason, Mildred B. Gleason, W. D. Gober, O. Porter Hillard, Rebecca P. Johnson, Coy Kirkpatrick, Marcia Lawrence, Lynne G. Murphy, L. Steven Ross, Mark D. Ross, Gus Shaffer, Kennith Smith

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*Designates Chief Executive Officer

SECURITY BANK

Pruett & Court
P.O. Box 670 Greene County
City: Paragould
Zip Code: 72450
Population: 15,214
Charter Number: 640
Charter Date: February 5, 1931
Telephone: 239-9571
Branches: 3

Bank Holding Company Affiliate: Mid South Bancshares, Inc.

CHAIRMAN: FRANK OLDHAM, JR.
PRESIDENT: *WILLIAM B. FISHER
VICE PRES.: CHARLES D. CAMPBELL
VICE PRES.: SANDRA KASSERMAN
V.P./CASHIER: STEVE GRAMLING

Total Assets	84,376	Preferred Stock	-0-
Loans, Net	46,440	Common Stock	1,200
Securities	21,535	Surplus	1,700
Interest Bearing Balances	7,322	Undivided Profits	2,907
Total Deposits	75,156	Reserve for Loan Losses	388
No. Shares Authorized	132,000	Total Equity Capital	5,807
No. Shares Outstanding	120,000	Subordinated Debt	1,140

DIRECTORS: Francis Bland, Charles D. Campbell, Nan Dickey, Ray Distretti, William B. Fisher, Frank Guinn, Steve Gramling, G. I. Higgins, R. D. Jackson, Richard Nutt, Frank Oldham, Jr., Dr. D. I. Purcell, Everett Rogers, Vern Ann Shotts, Terry Wilkins

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*Designates Chief Executive Officer

BANK OF PARKDALE

US Hwy. 165
P.O. Box 37 Ashley County
City: Parkdale
Zip Code: 71661
Population: 473
Charter Number: 141
Charter Date: February 1, 1910
Telephone: 473-2217
Branches: 0

Bank Holding Company Affiliate: None

CHM. OF BOARD: THOMAS R. PUGH
EX. V.P.: *J. A. GIBSON
CASHIER: NITA D. WILLIAMSON
PRESIDENT: GEORGE L. PUGH
ASST. V.P.: BRUCH M. TIMMONS
ASST. V.P.: GERALDINE G. ZATWARSKY

Total Assets	17,384	Preferred Stock	-0-
Loans, Net	10,499	Common Stock	40
Securities	3,031	Surplus	860
Interest Bearing Balances	1,000	Undivided Profits	331
Total Deposits	15,830	Reserve for Loan Losses	188
No. Shares Authorized	1,600	Total Equity Capital	1,231
No. Shares Outstanding	1,600	Subordinated Debt	100

DIRECTORS: Thomas R. Pugh, Dewayne Haynes, George L. Pugh, Neill M. Sloan, Augustus H. Pugh, Carl Wells, J. C. Larrison, Harrison Ralph, Ernest G. O'Neal, Frank A. Pugh, Garrard Mountjoy, J. A. Gibson

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*Designates Chief Executive Officer

FIRST STATE BANK

P.O. Box 526 Cross County
City: Parkin
Zip Code: 72373
Population: 2,055
Charter Number: 568
Charter Date: June 5, 1925
Telephone: 755-5401
Branches: 0

Bank Holding Company Affiliate: None

VICE PRES.: *FRED E. BRENNER, JR.
EX. V.P. & CASHIER: BRENDA F. WILLIAMS

Total Assets	11,431	Preferred Stock	-0-
Loans, Net	3,167	Common Stock	100
Securities	4,462	Surplus	400
Interest Bearing Balances	-0-	Undivided Profits	1,061
Total Deposits	9,509	Reserve for Loan Losses	50
No. Shares Authorized	4,000	Total Equity Capital	1,561
No. Shares Outstanding	4,000	Subordinated Debt	200

DIRECTORS: Fred E. Brenner, Jr., John A. Brenner, J. E. McNeil, Jr., C. W. Martin, III, Frankie C. Martin, Charles Ruston, Jr., Charles D. Thomas

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*Designates Chief Executive Officer

BANK OF PEA RIDGE

106 S. Curtis
P.O. Box 5 Benton County
City: Pea Ridge
Zip Code: 72751
Population: 1,488
Charter Number: 339
Charter Date: February 11, 1911
Telephone: 451-8155
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *GREG REED
CHM. OF BOARD: JIM C. WALTON
VICE PRESIDENT: ALICE WALTON
VICE PRESIDENT: BARBARA OWEN
CASHIER: VALERIE ASH
PER. DIR.: ROBERT M. HOLLINGSHEAD
CONTROLLER: J. ROBERT KELLY

Total Assets	24,702	Preferred Stock	-0-
Loans, Net	16,450	Common Stock	82
Securities	6,771	Surplus	1,042
Interest Bearing Balances	20,838	Undivided Profits	700
Total Deposits	22,650	Reserve for Loan Losses	296
No. Shares Authorized	7,500	Total Equity Capital	1,824
No. Shares Outstanding	5,500	Subordinated Debt	-0-

DIRECTORS: R. E. "Ed" Buck, Rick Buck, Dayne Galyen, Robert Harp, Franklin D. Miller, Alice Walton, Jim C. Walton, C. M. Webb, Greg Reed

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*Designates Chief Executive Officer

THE PERRY COUNTY BANK

201 West Main Street
P.O. Box 189 Perry County
City: Perryville Zip Code: 72126 Population: 1,200
Charter Number: 690 Charter Date: December 8, 1945
Telephone: 889-2318 Branches: 1

Bank Holding Company Affiliate: Perry County Bancshares

PRESIDENT & CEO: *TOM MATHIAS
VICE PRES.: NAOMI CHAMBLISS
ASST. V.P.: HELEN BRANDON
SR. V.P.: JOE CARTER
CASHIER: MARTY SATTERFIELD
ASST. CASHIER: CAROLYN BROOKS

Total Assets	37,548	Preferred Stock	-0-
Loans, Net	10,153	Common Stock	400
Securities	19,615	Surplus	800
Interest Bearing Balances	5,247	Undivided Profits	2,505
Total Deposits	33,580	Reserve for Loan Losses	100
No. Shares Authorized	16,000	Total Equity Capital	3,705
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Tom Mathias, Rob Hill, Herby Branscum, Jr.

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*Designates Chief Executive Officer

PIGGOTT STATE BANK

212 West Cherry Street
P.O. Box 307 Clay County
City: Piggott Zip Code: 72454 Population: 4,000
Charter Number: 613 Charter Date: March 19, 1930
Telephone: 598-3802 Branches: 0

Bank Holding Company Affiliate: Piggott Bankstock, Inc.

CHM. OF BOARD: GAYLON M. LAWRENCE
PRESIDENT: *JAMES L. MAGEE
EX. V.P.: PAULA O. BLACKWELL
V.P. & CASHIER: JAMES C. POOLE

Total Assets	29,017	Preferred Stock	-0-
Loans, Net	8,321	Common Stock	100
Securities	14,025	Surplus	975
Interest Bearing Balances	2,800	Undivided Profits	1,228
Total Deposits	22,543	Reserve for Loan Losses	123
No. Shares Authorized	4,000	Total Equity Capital	2,303
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Gaylon M. Lawrence, James L. Magee, Paula O. Blackwell, H. C. Robbins, Jr., John O. Staples

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*Designates Chief Executive Officer

FIRST STATE BANK

Main & Broadway
P.O. Box 277 Yell County
City: Plainview
Zip Code: 72857
Population: 750
Charter Number: 663
Charter Date: January 12, 1934
Telephone: 272-4221
Branches: 1

Bank Holding Company Affiliate: Clement Bancshares, Inc.

PRESIDENT: *JOHN CLEMENT
EX. V.P.: RALPH WILSON
V.P. & CASHIER: W. E. WATSON
VICE PRES.: VERNA DANIEL
VICE PRES.: JAMES BATA

Total Assets	22,126	Preferred Stock	200
Loans, Net	12,844	Common Stock	200
Securities	6,688	Surplus	800
Interest Bearing Balances	700	Undivided Profits	353
Total Deposits	17,931	Reserve for Loan Losses	299
No. Shares Authorized	20,000	Total Equity Capital	1,553
No. Shares Outstanding	20,000	Subordinated Debt	100

DIRECTORS: Edw. H. Smoot, John Clement, Ralph Wilson, George Tippin, Thelma Clement, Helen Harris

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*Designates Chief Executive Officer

BANK OF POCAHONTAS

101 E. Broadway
P.O. Box 467 Randolph County
City: Pocahontas
Zip Code: 72455
Population: 5,995
Charter Number: 145
Charter Date: October 31, 1903
Telephone: 892-5286
Branches: 1

Bank Holding Company Affiliate: None

CHM. & CEO: *HARRY A. BELFORD
PRESIDENT. JOHN R. JACKSON, JR.
VICE PRES.: J. R. JACKSON
V.P. & CASHIER: G. B. JOHNSON
VICE PRES.: W. H. HOLOBAUGH
VICE PRES.: MAX LONG
SECRETARY: MARY D. MILLER
ASST. CASHIER: MARY CULLISON
ASST. SECT.: HATTIE ROBINSON

Total Assets	39,182	Preferred Stock	-0-
Loans, Net	8,488	Common Stock	125
Securities	21,565	Surplus	2,000
Interest Bearing Balances	100	Undivided Profits	2,235
Total Deposits	34,341	Reserve for Loan Losses	192
No. Shares Authorized	5,000	Total Equity Capital	4,360
No. Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Harry A. Belford, Don R. Cox, J. M. Futrell, J. R. Jackson, John R. Jackson, Jr., H. Gardner McNabb, M. C. McNabb, Carol Belford-Lewallen

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*Designates Chief Executive Officer

PLANTERS AND STOCKMEN BANK

205 Rice
P.O. Box 587 Randolph County
City: Pocahontas Zip Code: 72455 Population: 5,995
Charter Number: 715 Charter Date: June 12, 1962
Telephone: 892-5252 Branches: 0

Bank Holding Company Affiliate: Baker Financial Corporation

PRESIDENT & CEO: *JERIEL A. SUMMITT
EX. V.P.: ROBERT E. SORG
VICE. PRES.: TED GRIFFITH

Total Assets	23,136	Preferred Stock	-0-
Loans, Net	10,820	Common Stock	200
Securities	6,978	Surplus	1,300
Interest Bearing Balances	100	Undivided Profits	197
Total Deposits	21,073	Reserve for Loan Losses	345
No. Shares Authorized	10,000	Total Equity Capital	1,697
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: A. J. Baltz, Sr., A. J. Baltz, Jr., W. J. Barthel, Robert T. Baker, Jerrell Broadway, Dr. Thomas B. DeClerk, Frank Bigger, Jerry Sallee, Frances Jones, Jeriel Summitt, Dick Trammel

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*Designates Chief Executive Officer

THE LAWRENCE COUNTY BANK

P.O. Box 160 Lawrence County
City: Portia Zip Code: 72457 Population: 480
Charter Number: 71 Charter Date: March 23, 1901
Telephone: 886-2461 Branches: 2

Bank Holding Company Affiliate: None

CHM. OF BOARD: *SLOAN RAINWATER, JR.
PRESIDENT: WILLIAM I. RAINWATER
VICE PRES.: BOYCE DURHAM
VICE PRES.: A. M. STARR
V.P./CASHIER: MARILYN K. DAVIS

Total Assets	14,357	Preferred Stock	-0-
Loans, Net	5,126	Common Stock	125
Securities	4,779	Surplus	375
Interest Bearing Balances	1,900	Undivided Profits	545
Total Deposits	13,220	Reserve for Loan Losses	83
No. Shares Authorized	5,000	Total Equity Capital	1,045
No. Shares Outstanding	5,000	Subordinated Debt	-0-

DIRECTORS: Boyce Durham, Earl D. Perkins, Sloan Rainwater, Jr., William I. Rainwater, A. M. Starr, Maurice Starr, William I. Rainwater, Jr., Virginia R. Cox, Steve Cox

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*Designates Chief Executive Officer

THE PEOPLES BANK

Main Street
P.O. Box 178 Ashley County
City: Portland
Zip Code: 71663
Population: 701
Charter Number: 251
Charter Date: January 22, 1908
Telephone: 737-2236
Branches: 0

Bank Holding Company Affiliate: Mainline Bankshares of Portland, Inc.

CHAIRMAN: HAMPTON PUGH
PRES./CASHIER: *TIPTON PUGH
VICE PRES.: MARY DEAN PUGH
SEC. & ASST. CASHIER: JACK D. EDWARDS
ASST. CASHIER: JULIA A. SADLER
ASST. CASHIER: JEAN C. TARVIN

Total Assets	7,396	Preferred Stock	-0-
Loans, Net	1,572	Common Stock	100
Securities	2,749	Surplus	525
Interest Bearing Balances	2,097	Undivided Profits	329
Total Deposits	6,382	Reserve for Loan Losses	16
No. Shares Authorized	4,000	Total Equity Capital	954
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Hampton Pugh, Mary Dean Pugh, Tipton Pugh, Jack D. Edwards

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*Designates Chief Executive Officer

PORTLAND BANK

Main Street
P.O. Box 68 Ashley County
City: Portland
Zip Code: 71663
Population: 720
Charter Number: 57
Charter Date: April 23, 1900
Telephone: 737-2226
Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: ROBERT D. PUGH
PRESIDENT: *MACK BORGOGNONI
V.P. & CASHIER: VANITA GRANTHAM
VICE PRES.: BILL JONES
ASST. CASHIER: RITA CHANDLER

Total Assets	14,667	Preferred Stock	-0-
Loans, Net	9,933	Common Stock	200
Securities	2,595	Surplus	900
Interest Bearing Balances	848	Undivided Profits	785
Total Deposits	12,389	Reserve for Loan Losses	82
No. Shares Authorized	20,000	Total Equity Capital	1,885
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Mack Borgognoni, C. E. Bridewell, Bill Jones, Charles Fred LaGrone, Joel Newcome, Benton Newcome, Don Pylate, Robert D. Pugh, Kenneth Reed, R. H. Tuggle

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*Designates Chief Executive Officer

THE FARMERS & MERCHANTS BANK

102 E. Buchanan
P.O. Box 207 Washington County
City: Prairie Grove Zip Code: 72753 Population: 1,708
Charter Number: 166 Charter Date: August 29, 1904
Telephone: 846-2115 Branches: 1

Bank Holding Company Affiliate: None

PRESIDENT: *JAMES C. RIEFF
EX. V.P.: W. H. THOMPSON
CASHIER: TED DOKE

Total Assets	46,406	Preferred Stock	-0-
Loans, Net	18,723	Common Stock	300
Securities	21,957	Surplus	300
Interest Bearing Balances	-0-	Undivided Profits	3,935
Total Deposits	41,080	Reserve for Loan Losses	636
No. Shares Authorized	12,000	Total Equity Capital	4,535
No. Shares Outstanding	12,000	Subordinated Debt	300

DIRECTORS: Argil Bartholomew, B. J. Bartholomew, Barry Parks, D. E. Rieff, James C. Rieff, W. H. Thompson

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*Designates Chief Executive Officer

BANK OF PRESCOTT

P.O. Box 492 Nevada County
City: Prescott Zip Code. 71857 Population: 5,000
Charter Number: 162 Charter Date: August 10, 1904
Telephone: 887-2688 Branches: 1

Bank Holding Company Affiliate: First State Holding Company of Prescott

SR. CHM.: JOHN WARREN BRANNAN
PRES.: *JOHN WARREN BRANNAN, JR.
SR. V.P. & CASHIER: JAMES A. PULLEN
VICE PRES.: JEAN K. BOLTON
VICE PRES.: JAMES E. FRANKS
VICE PRES.: ELIZABETH CRAIN

Total Assets	39,222	Preferred Stock	-0-
Loans, Net	15,953	Common Stock	600
Securities	19,121	Surplus	1,400
Interest Bearing Balances	-0-	Undivided Profits	1,761
Total Deposits	35,131	Reserve for Loan Losses	262
No. Shares Authorized	24,000	Total Equity Capital	3,761
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: John Warren Brannan, Sr., Jean K. Bolton, Carl Dalrymple, Jr., Joe M. Fore, Gerald Hendrix, Abb Morman, James A. Pullen, John Vansickle, John Warren Brannan, Jr., Duncan Culpepper, B. A. Delamar, Robert L. Godwin, R. K. McCasland, R. W. Murry, Milburn Tippit

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*Designates Chief Executive Officer

THE BANK OF RECTOR

400 Main Street
P.O. Box 7 Clay County
City: Rector
Zip Code: 72461
Population: 2,395
Charter Number: 616
Charter Date: November 15, 1930
Telephone: 595-3591
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *MARY H. SINGSBY **EXEC. V.P.: R. D. CRANFORD**

Total Assets	22,881	Preferred Stock	-0-
Loans, Net	6,277	Common Stock	100
Securities	13,548	Surplus	1,400
Interest Bearing Balances	800	Undivided Profits	1,103
Total Deposits	20,116	Reserve for Loan Losses	292
No. Shares Authorized	4,000	Total Equity Capital	2,603
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: R. D. Cranford, J. A. Marlar, Bert E. Sigsby, Mary H. Sigsby

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

108 Main
P.O. Box 108 Randolph County
City: Reyno
Zip Code: 72462
Population: 521
Charter Number: 360
Charter Date: November 3, 1911
Telephone: 769-2300
Branches: 1

Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

COB & PRES.: *WILLIAM A. SANDLIN **VICE PRES.: DORA GRAHAM**
CASHIER: PHYLLIS BURROW **SEC./TREAS.: WILLIAM A. SANDLIN**

Total Assets	14,085	Preferred Stock	-0-
Loans, Net	5,800	Common Stock	295
Securities	4,875	Surplus	675
Interest Bearing Balances	300	Undivided Profits	342
Total Deposits	12,649	Reserve for Loan Losses	62
No. Shares Authorized	30,000	Total Equity Capital	1,312
No. Shares Outstanding	29,534	Subordinated Debt	-0-

DIRECTORS: William A. Sandlin, William A. Sandlin, II, James E. Leonard, Delano Edington, R. C. Luter, J. A. Rapert

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*Designates Chief Executive Officer

THE BANK OF RISON

200 Main Street
P.O. Box 345 Cleveland County
City: Rison
Zip Code: 71665
Population: 1,398
Charter Number: 650
Charter Date: March 7, 1932
Telephone: 325-6251
Branches: 0

Bank Holding Company Affiliate: None

CHAIRMAN: JAMES L. MOORE
PRES. & CEO: *JAMES R. HOPSON
VICE PRES.: JOHN W. ELROD
VICE PRES.: RAY B. MARTIN
ASST. CASHIER: SHIRLEY STEWART
ASST. CASHIER: MAY DELL MORRISON
ASST. CASHIER: JUDY THOMPSON

Total Assets	15,278	Preferred Stock	-0-
Loans, Net	1,678	Common Stock	100
Securities	9,920	Surplus	300
Interest Bearing Balances	1,737	Undivided Profits	1,597
Total Deposits	13,173	Reserve for Loan Losses	-0-
No. Shares Authorized	4,000	Total Equity Capital	1,997
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: John W. Elrod, Ray B. Martin, James L. Moore, James R. Hopson, James L. Moore, III

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*Designates Chief Executive Officer

FARMERS AND MERCHANTS BANK

Fourth & Chestnut
P.O. Box 250 Benton County
City: Rogers
Zip Code: 72757
Population: 18,040
Charter Number: 712
Charter Date: October 13, 1956
Telephone: 636-4233
Branches: 2

Bank Holding Company Affiliate: Lynxx Banking Corporation

PRESIDENT & CEO: *DICK McLELLAND
VICE PRES.: CHARLES H. BRANNAN
V.P. & CASHIER: SHIRLENE CABLE
V.P. & T.O.: J. E. COLLIER
AUDITOR: BRENDA HOPKINS

Total Assets	83,104	Preferred Stock	-0-
Loans, Net	57,451	Common Stock	922
Securities	10,336	Surplus	2,779
Interest Bearing Balances	2,089	Undivided Profits	2,167
Total Deposits	75,096	Reserve for Loan Losses	692
No. Shares Authorized	92,150	Total Equity Capital	5,868
No. Shares Outstanding	92,150	Subordinated Debt	800

DIRECTORS: John R. Bland, DDS, James L. Pickens, M.D. Lewis B. Norman, Robert S. Malone, III, Evelyn S. Rife, Don Shores, Phillip Lynn Lloyd, William W. Thomas, Lemuel H. Tull, Dick McLelland

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*Designates Chief Executive Officer

PEOPLES BANK & TRUST COMPANY

Second & Boulder
P.O. Box 220 Pope County
City: Russellville
Zip Code: 72801
Population: 18,000
Charter Number: 18
Charter Date: March 24, 1890
Telephone: 968-2112
Branches: 5

Bank Holding Company Affiliate: Worthen Banking Corporation

PRES. & CEO: *JACK I. FLEISCHAUER, JR.
V.P.-OPER.: JAMES BIGGERS
VICE PRES.: CHARLES PENICK
VICE PRES.: E. WILSON MOORE
VICE PRES.: HAROLD HAYES
V.P. & CONTROLLER: JUDY R. LAWTON

Total Assets	108,963	Preferred Stock	-0-
Loans, Net	75,446	Common Stock	600
Securities	11,692	Surplus	4,892
Interest Bearing Balances	5,601	Undivided Profits	709
Total Deposits	101,998	Reserve for Loan Losses	2,721
No. Shares Authorized	28,000	Total Equity Capital	6,201
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: James Bibler, Cleo Cheek, Keith Cogswell, John E. Cunningham, M. L. Dickerson, Jack I. Fleischauer, Jr., Van A. R. Moores, David B. Oates, Flave W. Peters, Jack D. Price, Sr., David Purtle, Dr. Robert Thurlby, Luther Hardin

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*Designates Chief Executive Officer

BANK OF SALEM

P.O. Box 338 Fulton County
City: Salem
Zip Code: 72576
Population: 1,427
Charter Number: 266
Charter Date: December 9, 1908
Telephone: 895-2591
Branches: 1

Bank Holding Company Affiliate: Smith Associated Banking Corporation

CHM. OF BOARD: RICHARD T. SMITH
PRES. & CEO: *FRANK B. BURGE
SR. V.P./CASHIER: BESS NORTHCUTT
SR. V.P.: GEORGE HUMPHRIES
VICE PRES.: COOPER O. COLLINS
VICE PRES.: JANIECE BUTLER
VICE PRES.: FRANCES ATKINS
VICE PRES.: BRENDA BARNES
ASST. V.P.: MARSHA LEWIS
ASST. V.P.: MARK MONTGOMERY
ASST. CASHIER: SHIRLEY WALLING
DATA PRO. MGR.: TONYA BASSHAM

Total Assets	44,552	Preferred Stock	-0-
Loans, Net	30,247	Common Stock	200
Securities	6,832	Surplus	1,300
Interest Bearing Balances	3,400	Undivided Profits	1,838
Total Deposits	40,794	Reserve for Loan Losses	429
No. Shares Authorized	20,000	Total Equity Capital	3,338
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, Frank B. Burge, George Humphries, C. Dwayne Plumlee, L. R. Jack Cochran

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*Designates Chief Executive Officer

LOGAN COUNTY BANK

600 Main Street
P.O. Box 85 Logan County
Zip Code: 72863

City: Scranton
Charter Number: 578
Telephone: 938-2511

Population: 244
Charter Date: April 7, 1926
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *JOE FRITSCHE
SR. V.P.: J. B. LAYES
VICE PRES.: JERRY L. DAVIS
VICE PRES.: GARY FRITSCHE

CASHIER & SEC. MILDRED FRITSCHE
ASST. CASHIER: EMMA M. RAPER
ASST. CASHIER: REGINA M. LAYES

Total Assets	18,766	Preferred Stock	-0-
Loans, Net	7,156	Common Stock	100
Securities	9,979	Surplus	500
Interest Bearing Balances	200	Undivided Profits	1,327
Total Deposits	16,650	Reserve for Loan Losses	78
No. Shares Authorized	4,000	Total Equity Capital	1,927
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Margaret Ahne, Mildred Fritsche, Joe Fritsche, J. B. Layes

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*Designates Chief Executive Officer

FIRST SECURITY BANK

314 North Spring
P.O. Box 1009 White County
Zip Code: 72143

City: Searcy
Charter Number: 649
Telephone: 268-9871

Population: 14,081
Charter Date: February 6, 1932
Branches: 5

Bank Holding Company Affiliate: First of Searcy Inc.

PRESIDENT & CHM.: *REYNIE RUTLEDGE
EX. V.P.: JAMES G. WILSON
SR. V.P.: B. ART RAND
VICE PRES.: JAMES STAKE
VICE PRES.: KATHRYN SIMS

A.V.P. & AUDITOR: ANN TURLEY
A.C.: ELLEN WILSON
A.C.: JOHNNY JOHNSON
V.P. & T.O.: WILLIAM L. NEWTON
A.V.P.: DANIEL HUCKABAY

Total Assets	104,660	Preferred Stock	-0-
Loans, Net	66,578	Common Stock	600
Securities	26,068	Surplus	4,400
Interest Bearing Balances	-0-	Undivided Profits	5,388
Total Deposits	92,009	Reserve for Loan Losses	614
No. Shares Authorized	24,000	Total Equity Capital	10,388
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Reynie Rutledge, N. T. Rutledge, Alvin Van Hook, Jim Tarkington, Clifton L. Ganus, Dr. Porter R. Rodgers, Jr., John McKnight, Bill Roussel, V. W. Duncan

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*Designates Chief Executive Officer

GRANT COUNTY BANK

101 North Oak Street
P.O. Box 67 Grant County
City: Sheridan Zip Code: 72150 Population: 3,042
Charter Number: 136 Charter Date: July 29, 1903
Telephone: 942-3145 Branches: 2

Bank Holding Company Affiliate: GCB Bancshares, Inc.

CHM. OF BOARD: D. E. McCOY SR.
PRES. & T.O.: *D. E. McCOY, JR.
V.P. & CASHIER: JOHN D. MANATT
VICE PRES.: RAYMOND STOKER
ADM. ASST.: SUE REYNOLDS

Total Assets	34,934	Preferred Stock	-0-
Loans, Net	18,790	Common Stock	450
Securities	8,493	Surplus	550
Interest Bearing Balances	3,379	Undivided Profits	2,363
Total Deposits	31,348	Reserve for Loan Losses	197
No. Shares Authorized	45,000	Total Equity Capital	3,363
No. Shares Outstanding	45,000	Subordinated Debt	-0-

DIRECTORS: W. W. Allen, Byron D. Brown, Jr., Jim Lancaster, D. E. McCoy, Sr., D. E. McCoy, Jr., John D. Manatt, Robert L. Reeves, W. Lee Tucker

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*Designates Chief Executive Officer

FIRST STATE BANK OF SHERWOOD

North Hills Shopping Center
P.O. Box 6009 Pulaski County
City: Sherwood Zip Code: 72116 Population: 10,923
Charter Number: 720 Charter Date: December 23, 1966
Telephone: 835-4122 Branches: 3

Bank Holding Company Affiliate: State Holding Company

PRESIDENT: *AL HARKINS
SEC.-TREAS.: CATHERINE OWENS
SR. V.P.: ANNETTE VANPELT
VICE. PRES.: BRYAN SCOGGINS
INTERNAL AUDITOR: PAUL CASTLEBERRY

Total Assets	40,323	Preferred Stock	-0-
Loans, Net	24,559	Common Stock	100
Securities	6,981	Surplus	1,000
Interest Bearing Balances	2,835	Undivided Profits	1,573
Total Deposits	37,238	Reserve for Loan Losses	243
No. Shares Authorized	8,000	Total Equity Capital	2,673
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: Harry Hastings, Jr., Al Harkins, Horace Jewell, J. C. Nichols, Catherine Owens

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*Designates Chief Executive Officer

ARKANSAS STATE BANK

318 E. Main
P.O. Box 400 Benton County
City: Siloam Springs
Zip Code: 72761
Population: 8,500
Charter Number: 713
Charter Date: January 12, 1960
Telephone: 524-8101
Branches: 1

Bank Holding Company Affiliate: None

CHM. OF BOARD: DELBERT E. ALLEN, SR.
PRESIDENT: *ROSS STOUT
V.P. & CASHIER: HENRY BROSELL, JR.
VICE PRES.: ARTHUR MORRIS
VICE PRES.: THOMAS H. FREE, III

Total Assets	65,264	Preferred Stock	-0-
Loans, Net	12,326	Common Stock	1,920
Securities	37,599	Surplus	400
Interest Bearing Balances	409	Undivided Profits	2,481
Total Deposits	59,819	Reserve for Loan Losses	208
No. Shares Authorized	38,400	Total Equity Capital	4,801
No. Shares Outstanding	38,400	Subordinated Debt	-0-

DIRECTORS: D. E. Allen, Sr., D. E. Allen, Jr., Roderick L. Allen, H. E. Harrison, Jr., Charles C. Jones, Mark Simmons, Ross Stout

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*Designates Chief Executive Officer

SMACKOVER STATE BANK

708 N. Broadway
P.O. Drawer 107 Union County
City: Smackover
Zip Code: 71762
Population: 2,456
Charter Number: 600
Charter Date: April 18, 1928
Telephone: 725-3051
Branches: 1

Bank Holding Company Affiliate: Smackover Bancshares, Inc.

CHM OF BD. & CEO: *MAX O. TAYLOR
PRESIDENT: BOB WILLETT
SR. V.P. & CASHIER: PAULETTE BUSSELL
VICE PRES.: CATHRYN M. WEAVER
ASST. V.P.: KATHY AYCOCK

Total Assets	50,629	Preferred Stock	-0-
Loans, Net	31,365	Common Stock	1,000
Securities	16,119	Surplus	2,500
Interest Bearing Balances	-0-	Undivided Profits	2,446
Total Deposits	43,846	Reserve for Loan Losses	200
No. Shares Authorized	100	Total Equity Capital	5,946
No. Shares Outstanding	100	Subordinated Debt	-0-

DIRECTORS: Max O. Taylor, James M. Tennyson, John D. Trimble V, Richard H. Vickers, Bob Willett

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*Designates Chief Executive Officer

MERCHANTS & PLANTERS BANK

P.O. Box 127 Dallas County
City: Sparkman
Zip Code: 71763
Population: 622
Charter Number: 457
Charter Date: September 19, 1916
Telephone: 678-2251
Branches: 0

Bank Holding Company Affiliate: None

CHM. OF BOARD: B. J. FORD
PRESIDENT: *TYROL Q. CARSON
CASHIER: DORIS MANN
ASST. CASHIER: PATRICIA SHADDOCK
ASST. CASHIER: KATHRYN DANIELL

Total Assets	6,509	Preferred Stock	-0-
Loans, Net	3,541	Common Stock	75
Securities	1,657	Surplus	125
Interest Bearing Balances	200	Undivided Profits	301
Total Deposits	5,848	Reserve for Loan Losses	29
No. Shares Authorized	3,000	Total Equity Capital	501
No. Shares Outstanding	3,000	Subordinated Debt	100

DIRECTORS: B. J. Ford, Tyrol Q. Carson, Joseph B. Ford, G. W. De Laughter, Tommy Gaston, Ray White

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*Designates Chief Executive Officer

FIRST STATE BANK

203 E. Emma
P.O. Box 189 Washington County
City: Springdale
Zip Code: 72764
Population: 26,000
Charter Number: 535
Charter Date: February 12, 1923
Telephone: 751-1500
Branches: 4

Bank Holding Company Affiliate: Worthen Banking Corporation

CHM. OF BD./CEO: *WALTER TURNBOW
PRES./COE: RICK L. PARSONS
EX. V.P.: DON L. GIBSON
SR. V.P. LEND. DIV.: DAN HENDRICKS
SR. V.P. TRUST DIV.: ROBERT A. PHILLIPS
V.P. & COMM. LEND. MGR.: BUDDY PHILPOT
V.P. COMM. LEND.: GARY HEAD
V.P. COMM. LEND.: WAYNE BELL
V.P. & CON. LEND. MGR.: ANDREW J. SHRADER
V.P./RETL. BK., BRAN. & MAIN BK. TEL.: MARILYN K. GUINN
V.P. OPERATIONS: TOMMY E. NEIL

Total Assets	158,027	Preferred Stock	-0-
Loans, Net	108,169	Common Stock	966
Securities	17,943	Surplus	5,938
Interest Bearing Balances	8,499	Undivided Profits	3,634
Total Deposits	133,104	Reserve for Loan Losses	1,916
No. Shares Authorized	9,664	Total Equity Capital	10,538
No. Shares Outstanding	9,664	Subordinated Debt	700

DIRECTORS: Joe S. Boone, Charles C. Farmer, Don L. Gibson, Gerald L. Harp, Harold D. Hewitt, J. E. Hinshaw, Mace D. Howell, Gerald Johnston, Rick L. Parsons, Phil Phillips, Jr., Dr. Charles P. Sisco, Phillip Steele, Walter Turnbow

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*Designates Chief Executive Officer

BODCAW BANK

401 Thomas Street
P.O. Box 8 Lafayette County
City: Stamps
Zip Code: 71860
Population: 2,859
Charter Number: 106
Charter Date: April 1, 1903
Telephone: 533-4486
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *JAMES NIPPER
CHAIRMAN: B. STAN COOK
VICE PRES.: C. C. RUSSELL
VICE PRES.: A. O. SMITH
VICE PRES.: H. L. WILKINSON
VICE PRES.: J. PAUL NIPPER
CASHIER: BONNIE MORELAND
ASST. CASHIER: LENORA DOWNS

Total Assets	31,524	Preferred Stock	-0-
Loans, Net	7,245	Common Stock	250
Securities	20,014	Surplus	1,000
Interest Bearing Balances	1,500	Undivided Profits	1,566
Total Deposits	28,318	Reserve for Loan Losses	101
No. Shares Authorized	10,000	Total Equity Capital	2,816
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: B. Stan Cook, Roy Kimbell, James Nipper, C. C. Russell, A. O. Smith, J. Woodrow Smith, H. L. Wilkinson

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*Designates Chief Executive Officer

BANK OF STAR CITY

Jefferson Street
P.O. Box 69 Lincoln County
City: Star City
Zip Code: 71667
Population: 2,101
Charter Number: 567
Charter Date: April 7, 1925
Telephone: 628-4286
Branches: 0

Bank Holding Company Affiliate: Star City Bancshares

CHM. OF BOARD: *BENNIE RYBURN, JR.
PRESIDENT: M. DON SMITH
EX. V.P.: JOE V. MASON
SR. V.P.: ANNETA MOORE

Total Assets	29,192	Preferred Stock	-0-
Loans, Net	9,121	Common Stock	150
Securities	6,005	Surplus	600
Interest Bearing Balances	11,330	Undivided Profits	1,428
Total Deposits	26,747	Reserve for Loan Losses	138
No. Shares Authorized	15,000	Total Equity Capital	2,178
No. Shares Outstanding	15,000	Subordinated Debt	-0-

DIRECTORS: William H. Frizzell, Pat Riley, Bennie Ryburn, Jr. Fred Thornton, M. Don Smith, Jim Searcy

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*Designates Chief Executive Officer

STEPHENS SECURITY BANK

108 Ruby Street
P.O. Box 7 Ouachita County

City: Stephens
Zip Code: 71764
Population: 1,366
Charter Number: 692
Charter Date: April 1, 1946
Telephone: 786-5416
Branches: 0

Bank Holding Company Affiliate: None

CHM. OF BOARD: RICHARD SMITH
PRES. & CEO: *JAMES M. MORGAN
VICE PRES.: JUANITA POINDEXTER
V.P. & CASHIER: CAROL REAVES

Total Assets	24,773	Preferred Stock	-0-
Loans, Net	14,311	Common Stock	272
Securities	3,922	Surplus	558
Interest Bearing Balances	1,599	Undivided Profits	1,173
Total Deposits	22,409	Reserve for Loan Losses	166
No. Shares Authorized	11,000	Total Equity Capital	2,003
No. Shares Outstanding	11,000	Subordinated Debt	-0-

DIRECTORS: Richard T. Smith, James M. Morgan, Herbert Henderson, Roger Smith, Colon Watson, Guy R. Smith, Duncan Grayson, Eugene Bramblett, Grady Arrington

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*Designates Chief Executive Officer

CITIZENS BANK

2nd & Pine Street
P.O. Box 724 Union County

City: Strong
Zip Code: 71765
Population: 839
Charter Number: 634
Charter Date: January 19, 1931
Telephone: 797-7361
Branches: 0

Bank Holding Company Affiliate: Exchange Bancshares, Inc.

CHAIRMAN: J. THOMAS MAY
PRESIDENT: *JAMES H. LUDWIG
CASHIER: JEANELL COGBURN

Total Assets	8,486	Preferred Stock	-0-
Loans, Net	1,904	Common Stock	200
Securities	4,414	Surplus	300
Interest Bearing Balances	600	Undivided Profits	1,141
Total Deposits	6,656	Reserve for Loan Losses	31
No. Shares Authorized	8,000	Total Equity Capital	1,641
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: J. Thomas May, James H. Ludwig, D. R. James, Jr., Noland H. Hagood, Earl Herring, C. G. Johnson, O. B. Clark

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*Designates Chief Executive Officer

THE FARMERS & MERCHANTS BANK

P.O. Drawer 947 Arkansas County
City: Stuttgart
Zip Code: 72160
Population: 10,983
Charter Number: 687
Charter Date: January 2, 1945
Telephone: 673-6911
Branches: 3

Bank Holding Company Affiliate: Farmers & Merchants Bankshares, Inc.

PRESIDENT: *DON PATTILLO
SR. V.P.: CARL A. GUNTER
SR. V.P.: LLOYD RATCLIFF
SR. V.P.: WILLIAM R. TRICE
SR. V.P.: GLEN BAUMAN
SR. V.P.: LARRY GUNNELL
SR. V.P.: C. J. "JODY" FOWLER
SR. V.P. & T.O.: GARY HUDSON

Total Assets	88,830	Preferred Stock	-0-
Loans, Net	60,811	Common Stock	1,000
Securities	14,642	Surplus	3,100
Interest Bearing Balances	1,800	Undivided Profits	4,645
Total Deposits	77,742	Reserve for Loan Losses	489
No. Shares Authorized	100,000	Total Equity Capital	8,745
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: B. J. St. John, Roy O. McCollum, III, Don Pattillo, James E. Pond, Lloyd Ratcliff, Horace "Pete" Sickel, Curtis Siems, Billy E. Simpson, Patricia M. Townsend, Ralph Wilson

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*Designattes Chief Executive Officer

BANK OF TRUMANN

P.O. Box 48 Poinsett County
City: Trumann
Zip Code: 72472
Population: 6,044
Charter Number: 354
Charter Date: October 2, 1911
Telephone: 483-6333
Branches: 0

Bank Holding Company Affiliate: None

PRES. & COB: *CLYDE ROBERTSON, JR.
VICE PRES.: CARROLL D. ANDERSON
VICE PRES.: WILBURN J. COLE
VICE PRES.: RICK GILLETTE
ASST. V.P.: SHIRLEY BENSON
CASHIER: CHERYL McMASTERS

Total Assets	38,395	Preferred Stock	-0-
Loans, Net	11,565	Common Stock	100
Securities	22,080	Surplus	3,100
Interest Bearing Balances	-0-	Undivided Profits	627
Total Deposits	33,613	Reserve for Loan Losses	222
No. Shares Authorized	4,000	Total Equity Capital	3,827
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Clyde Robertson, Jr., Eugene Pounds, Natalie T. Stuckey, J. F. Lady, Terry Clogston, Wilburn J. Cole

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*Designates Chief Executive Officer

BANK OF TUCKERMAN

Main Street
P.O. Box 700 Jackson County
City: Tuckerman
Zip Code: 72473
Population: 2,078
Charter Number: 164
Charter Date: November 8, 1902
Telephone: 349-5155
Branches: 2

Bank Holding Company Affiliate: None

CHAIRMAN: VAN SMITH
PRES. & CEO: *LINDLEY V. SMITH
CASHIER: CORNELIUS ADCOX
AUDITOR: ANN WATSON

Total Assets	23,195	Preferred Stock	-0-
Loans (Net)	10,410	Common Stock	100
Securities	5,557	Surplus	1,400
Interest Bearing Balances	2,591	Undivided Profits	1,667
Total Deposits	19,502	Reserve for Loan Losses	288
No. Shares Authorized	4,000	Total Equity Capital	3,167
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Bob Penix, Van Smith, Scotty Armstrong

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*Designates Chief Executive Officer

TYRONZA BANK

Main & Oak
P.O. Box 395 Poinsett County
City: Tyronza
Zip Code: 72386
Population: 777
Charter Number: 704
Charter Date: October 1, 1951
Telephone: 487-2161
Branches: 0

Bank Holding Company Affiliate: Tyronza Bancshares, Inc.

PRESIDENT: *CHARLES F. LUTER
V.P. & CASHIER: MAXYNE URSERY
SECRETARY: G. E. BELEY

Total Assets	19,490	Preferred Stock	-0-
Loans (Net)	8,461	Common Stock	50
Securities	4,772	Surplus	1,000
Interest Bearing Balances	4,584	Undivided Profits	1,834
Total Deposits	16,421	Reserve for Loan Losses	93
No. Shares Authorized	2,000	Total Equity Capital	2,884
No. Shares Outstanding	2,000	Subordinated Debt	-0-

DIRECTORS: Charles F. Luter, G. E. Beley, H. F. Norcross Jr., Eugene Vaughn, A. A. Banks, Lewis Wood

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*Designates Chief Executive Officer

CITIZENS BANK & TRUST COMPANY

3110 Alma Hwy
P.O. Box 469 Crawford County
City: Van Buren
Zip Code: 72956
Population: 12,020
Charter Number: 328
Charter Date: May 20, 1910
Telephone: 474-1201
Branches: 3

Bank Holding Company Affiliate: Citizens Financial Service Corp.

PRES., *ROBERT A. HAMMERSCHMIDT
EX. V.P.: MELVIN M. WAMOCK
SR. V.P.: MARION H. RIGGS
VICE PRES.: MICHAEL R. MORROW
VICE PRES.: J. MICHAEL ENYART
VICE PRES.: R. H. TERRY
VICE PRES.: EUGENE P. HOBBS

Total Assets	69,618	Preferred Stock	-0-
Loans (Net)	44,120	Common Stock	400
Securities	16,608	Surplus	2,100
Interest Bearing Balances	1,000	Undivided Profits	3,130
Total Deposits	61,466	Reserve for Loan Losses	511
No. Shares Authorized	16,000	Total Equity Capital	5,630
No. Shares Outstanding	16,000	Subordinated Debt	-0-

DIRECTORS: Jack Alexander, Robert D. Fisher, Marion H. Riggs, John R. Ballentine, Jimmy D. Gooch, Paul Shirley, Tommy Beard, R. A. Hammerschmidt, Jr., Melvin M. Wamock, Carl Creekmore, Morril Harriman

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*Designates Chief Executive Officer

BANK OF WALDO

200 East Main
P.O. Box 366 Columbia County
City: Waldo
Zip Code: 71770
Population: 1,685
Charter Number: 53
Charter Date: September 2, 1899
Telephone: 693-5858
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *CHARLES W. JOYCE
CHAIRMAN: CARL ROBERTS
V.P. & CASHIER: ELLEN F. SMITH
ASST. CASHIER: ALICE S. WILSON

Total Assets	9,610	Preferred Stock	-0-
Loans (Net)	8,085	Common Stock	150
Securities	530	Surplus	250
Interest Bearing Balances	-0-	Undivided Profits	244
Total Deposits	8,877	Reserve for Loan Losses	44
No. Shares Authorized	6,000	Total Equity Capital	644
No. Shares Outstanding	6,000	Subordinated Debt	-0-

DIRECTORS: Robert Genestet, Charles Joyce, John L. Perritt, Carl Roberts

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*Designates Chief Executive Officer

THE PEOPLES BANK

101 Main
P.O. Box 426 Columbia County
Zip Code: 71770

City: Waldo
Charter Number: 313
Telephone: 693-5551

Population: 1,685
Charter Date: June 22, 1910
Branches: 3

Bank Holding Company Affiliate: Golden Oaks Bancshares Inc.

PRESIDENT: *HAROLD FINCHER
EX. V.P.: RICHARD P. CLARK
V.P. & CASHIER: JOYCE CRANE
V.P.: DOROTHY J. FINCHER
ASST. V.P.: JILL JACKSON

Total Assets	22,313	Preferred Stock	-0-
Loans (Net)	9,021	Common Stock	250
Securities	5,030	Surplus	250
Interest Bearing Balances	7,165	Undivided Profits	1,778
Total Deposits	19,843	Reserve for Loan Losses	116
No. Shares Authorized	10,000	Total Equity Capital	2,278
No. Shares Outstanding	10,000	Subordinated Debt	-0-

DIRECTORS: Harold Fincher, Richard Clark, Imogene Clark, D. J. Fincher, G. F. Scott, Betty Lou Scott, Mary Baird, Betty Harris, Clark Fincher, Pam Davis

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*Designates Chief Executive Officer

BANK OF WALDRON

110 W. 4 Street
P.O. Box 278 Scott County
Zip Code: 72958

City: Waldron
Charter Number: 72
Telephone: 637-2161

Population: 2,642
Charter Date: April 3, 1901
Branches: 1

Bank Holding Company Affiliate: None

CHM. OF BOARD: DALE RODGERS
PRESIDENT: *BILL R PHILPOT
EX. V.P.: KNOX DOZIER
VICE PRES.: ROBERT AKERS
CASHIER: LINDA TANNER

Total Assets	53,316	Preferred Stock	-0-
Loans (Net)	34,409	Common Stock	600
Securities	11,767	Surplus	1,900
Interest Bearing Balances	4,200	Undivided Profits	3,218
Total Deposits	46,734	Reserve for Loan Losses	277
No. Shares Authorized	24,000	Total Equity Capital	5,718
No. Shares Outstanding	24,000	Subordinated Debt	-0-

DIRECTORS: Kelly Ashford, Bill J. Black, Jim H. Currier, W. W. Davis, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond, Dale Rodgers, Charlye V. Davidson-Honorary

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*Designates Chief Executive Officer

SCOTT COUNTY BANK

5th & Featherston
P.O. Box 838 Scott County
City: Waldron
Zip Code: 72958
Population: 2,642
Charter Number: 741
Charter Date: February 20, 1980
Telephone: 637-3191
Branches: 0

Bank Holding Company Affiliate: None

CEO: *JOHN E. CHAMBERS, III
PRESIDENT: PATSY HAWKINS
VICE. PRES.: ROBBIE ZIMMER
CASHIER: TRISHA SIKES
ASST. CASHIER: BEKKI HAAS

Total Assets	29,769	Preferred Stock	-0-
Loans (Net)	21,020	Common Stock	400
Securities	1,904	Surplus	1,100
Interest Bearing Balances	4,275	Undivided Profits	859
Total Deposits	27,205	Reserve for Loan Losses	210
No. Shares Authorized	40,000	Total Equity Capital	2,359
No. Shares Outstanding	40,000	Subordinated Debt	-0-

DIRECTORS: John E. Chambers III, Patsy Hawkins, W. R. (Bud) Rice, Howard Brown, Roy E. Hale, J. B. Cox

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*Designates Chief Executive Officer

FIRST STATE BANK OF WARREN

100 S. Main Street
P.O. Box 29 Bradley County
City: Warren
Zip Code: 71671
Population: 9,971
Charter Number: 739
Charter Date: December 12, 1978
Telephone: 226-2601
Branches: 2

Bank Holding Company Affiliate: Bradley Bancshares, Inc.

CHAIRMAN: *BENNIE RYBURN SR.
PRESIDENT: FREDDIE M. MOBLEY
EX. V.P.: HUGH A. QUIMBY

Total Assets	49,262	Preferred Stock	-0-
Loans (Net)	19,472	Common Stock	590
Securities	16,247	Surplus	1,910
Interest Bearing Balances	10,074	Undivided Profits	1,395
Total Deposits	44,206	Reserve for Loan Losses	330
No. Shares Authorized	59,000	Total Equity Capital	3,895
No. Shares Outstanding	59,000	Subordinated Debt	-0-

DIRECTORS: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn, Jr., Bennie Ryburn, Sr., James Searcy, J. C. Thompson, Sidney Wharton

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*Designates Chief Executive Officer

WARREN BANK AND TRUST COMPANY

P.O. Box 350 Bradley County
City: Warren
Zip Code: 71671
Population: 9,971
Charter Number: 160
Charter Date: December 28, 1901
Telephone: 226-2621
Branches: 2

Bank Holding Company Affiliate: None

PRESIDENT: *GERARD SANGSTER
SR. V.P.: GERALD BURTON
VICE PRES.: WALTER RUTLEDGE
VICE PRES.: JAMES E. SMITH
VICE PRES.: PAULINE HOLLINGSWORTH
ASST. V.P.: OUITA M. HUITT
ASST. V.P.: BILL WISENER
ASST. V.P.: CAROLYN CURRY

Total Assets	78,130	Preferred Stock	-0-
Loans (Net)	26,417	Common Stock	1,200
Securities	43,005	Surplus	1,200
Interest Bearing Balances	1,300	Undivided Profits	5,248
Total Deposits	68,090	Reserve for Loan Losses	435
No. Shares Authorized	48,000	Total Equity Capital	7,648
No. Shares Outstanding	48,000	Subordinated Debt	-0-

DIRECTORS: L. H. Derby, Jr., L. W. Ederington, John B. Frazer, Jr., F. Martin Hankins, W. Sykes Haris, J. E. Hurley, Jr., C. A. Milton, Gerard Sangster, G. F. Wynne

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*Designates Chief Executive Officer

BANK OF WEINER

Hwy. 49
P.O. Box 307 Poinsett County
City: Weiner
Zip Code: 72479
Population: 750
Charter Number: 276
Charter Date: April 1, 1909
Telephone: 684-2221
Branches: 1

Bank Holding Company Affiliate: None

CHM. & PRES.: *JOHN HOGUE
EXEC. V.P.: NILES BISE
SR. V.P.: MICHAEL D. GILLIS
VICE PRES.: PHIL HESSE
VICE PRES.: PAULETTE FAHR

Total Assets	30,555	Preferred Stock	-0-
Loans (Net)	17,507	Common Stock	200
Securities	7,892	Surplus	1,300
Interest Bearing Balances	500	Undivided Profits	2,218
Total Deposits	26,219	Reserve for Loan Losses	265
No. Shares Authorized	8,000	Total Equity Capital	3,718
No. Shares Outstanding	8,000	Subordinated Debt	-0-

DIRECTORS: John Hogue, Niles Bise, Dr. E. L. Hogue, Malcolm Hogue, Herbert Ziegenhorn

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*Designates Chief Executive Officer

MERCHANTS AND FARMERS BANK

425 E. Plaza
P.O. Box 2507 Phillips County
City: West Helena
Zip Code: 72390
Population: 11,005
Charter Number: 700
Charter Date: October 4, 1948
Telephone: 572-3481
Branches: 2

Bank Holding Company Affiliate: Southern Bancshares, Inc.

PRESIDENT: *DOUGLAS SIMMONS
SR. V.P.: ROY B. WARREN
V.P. & CASHIER: JAMES A. BOGLE
VICE PRES.: GORDON WHITE
VICE PRES.: E. F. KALB, JR.
VICE PRES.: BILL SIMMONS

Total Assets	69,746	Preferred Stock	-0-
Loans (Net)	34,985	Common Stock	500
Securities	26,106	Surplus	1,000
Interest Bearing Balances	2,109	Undivided Profits	3,152
Total Deposits	62,345	Reserve for Loan Losses	453
No. Shares Authorized	20,000	Total Equity Capital	4,652
No. Shares Outstanding	20,000	Subordinated Debt	-0-

DIRECTORS: James E. Boyd, Brooks Griffin, Jerry Kelley, Walter L. Morris, Ralph C. Murray, Bill Simmons, Douglas Simmons, Herman H. Storey, Jr.

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*Designates Chief Executive Officers

BANK OF WEST MEMPHIS

626 E. Broadway
P.O. Box 128 Crittenden County
City: West Memphis
Zip Code: 72301
Population: 28,138
Charter Number: 601
Charter Date: April 21, 1928
Telephone: 735-2922
Branches: 2

Bank Holding Company Affiliate: Bancshares of West Memphis, Inc.

CHAIRMAN: GEORGE DUNKLIN
PRESIDENT: *JACK K. HOGAN
EX. V.P.: ROBERT L. WRIGHT
VICE PRES.: PAUL NEAL
V.P. & AUDITOR: ROBERT L. NAYLOR
V.PRES.: MARY GOE
VICE PRES.: ARLEY KNIGHT
V.P. & CASHIER: JO DUNCAN
VICE PRES.: DORIS SWINDLER
VICE PRES.: JAN WILLIS
VICE PRES.: ADONNA PARKER

Total Assets	58,979	Preferred Stock	-0-
Loans (Net)	16,067	Common Stock	1,000
Securities	29,230	Surplus	1,500
Interest Bearing Balances	-0-	Undivided Profits	4,284
Total Deposits	51,926	Reserve for Loan Losses	248
No. Shares Authorized	100,000	Total Equity Capital	6,784
No. Shares Outstanding	100,000	Subordinated Debt	-0-

DIRECTORS: Davis Biggs, George H. Dunklin, M. E. Black Dunklin, James A. Heath, Jack K. Hogan, Keith Ingram, W. Kent Ingram, Jr., Pat K. Magruder, Lloyd C. McCuiston, Jr., Bob G. Morgan, Paul O'Neal, J. C. Tennison, J. Frank Waggener

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***Designates Chief Executive Officer**

WILMOT STATE BANK

418 East Main
P.O. Box 95 Ashley County
Zip Code: 71676

City: Wilmot
Charter Number: 676
Telephone: 473-2211

Population: 1,227
Charter Date: October 25, 1937
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: W. B. DEYAMPERT

E.V.P. & CASH.: *KENNETH M. ALLBRITTON

Total Assets	8,091	Preferred Stock	-0-
Loans (Net)	4,989	Common Stock	120
Securities	97	Surplus	755
Interest Bearing Balances	999	Undivided Profits	374
Total Deposits	6,767	Reserve for Loan Losses	7
No. Shares Authorized	12,000	Total Equity Capital	1,249
No. Shares Outstanding	12,000	Subordinated Debt	-0-

DIRECTORS: William B. deYampert, John B. Currie, John B. Currie, Jr., William J. Currie, Thomas F. Scannell, III, I. A. Janes

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*Designates Chief Executive Officer

BANK OF WILSON

55 Park
P.O. Box 236 Mississippi County
Zip Code: 72395

City: Wilson
Charter Number: 262
Telephone: 655-8374

Population: 1,115
Charter Date: October 3, 1908
Branches: 1

Bank Holding Company Affiliate: None

CHAIRMAN: R. E. L. WILSON
PRES.: R. E. L. WILSON, V
EX. V.P.: *BILL PAYNE

CASHIER: FLORABEL BISHOP
ASST. CASHIER: ALICE GRIFFIN

Total Assets	19,158	Preferred Stock	-0-
Loans (Net)	8,232	Common Stock	100
Securities	8,612	Surplus	1,000
Interest Bearing Balances	499	Undivided Profits	1,668
Total Deposits	16,259	Reserve for Loan Losses	30
No. Shares Authorized	4,000	Total Equity Capital	2,768
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: S. R. Cullom, C. L. Denton, Jr., Phillip Forrester, J. B. Hilliard, C. D. Lowrance, Bill Payne, R. E. L. Wilson, R. E. L. Wilson, V

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*Designates Chief Executive Officer

CROSS COUNTY BANK

1 Cross County Plaza
P.O. Box 9 Cross County
City: Wynne
Zip Code: 72396
Population: 8,500
Charter Number: 25
Charter Date: June 5, 1891
Telephone: 238-8171
Branches: 3

Bank Holding Company Affiliate: Cross County Bancshares, Inc.

PRES. & CEO: *KEN McCLANAHAN
ADM. V/P & CASHIER: WINIFRED G. SIGMAN
VICE PRES.: BOBBIE N. BROWN
VICE PRES.: MAZIE BALLARD
V.P. & ASST. T/O: LARRY LAWSON
VICE PRES.: ANN JONES
VICE PRES.: MAC McCLANAHAN

Total Assets	61,738	Preferred Stock	-0-
Loans (Net)	26,394	Common Stock	100
Securities	30,252	Surplus	2,400
Interest Bearing Balances	-0-	Undivided Profits	3,139
Total Deposits	54,415	Reserve for Loan Losses	296
No. Shares Authorized	4,000	Total Equity Capital	5,639
No. Shares Outstanding	4,000	Subordinated Debt	-0-

DIRECTORS: Rafe Andrews, John H. Johnston, Jr., Eugene Goodart, Albert Hess, James Richardson, Gerald L. Blackburn, Willard G. Burks, M.D., Pete Imboden, III, Marvin Hagaman

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*Designates Chief Executive Officer

THE BANK OF YELLVILLE

P.O. Box 325 Marion County
City: Yellville
Zip Code: 72687
Population: 1,044
Charter Number: 691
Charter Date: December 13, 1945
Telephone: 449-4231
Branches: 1

Bank Holding Company Affiliate: Mountain Bancshares, Inc.

CHIEF EX. OFF.: *J. FARRELL HALL
PRESIDENT: JAMES N. THOMASON
VICE PRES.: JANIE PURDOM
ASST. VICE PRES.: SHERYL L. GRAHAM
ASST. VICE PRES.: DEBBIE HOWARD

Total Assets	45,467	Preferred Stock	-0-
Loans (Net)	27,862	Common Stock	208
Securities	9,295	Surplus	1,590
Interest Bearing Balances	3,496	Undivided Profits	1,119
Total Deposits	40,997	Reserve for Loan Losses	596
No. Shares Authorized	23,500	Total Equity Capital	2,997
No. Shares Outstanding	20,781	Subordinated Debt	-0-

DIRECTORS: J. Farrell Hall, James N. Thomason, Oran Carter, Owen Kompelien, John James, Karl King, Dan Duren

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*Designates Chief Executive Officer

SEVENTY-SECOND REPORT

showing

THE CONDITION OF THE
2 ARKANSAS STATE-CHARTERED
TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1986

JONES INVESTMENT AND TRUST COMPANY

504 First Federal Plaza Pulaski County
City: Little Rock Zip Code: 72201 Population: 175,000
Charter Date: February 9, 1910
Telephone: 374-5225 Branches: 0

Bank Holding Company Affiliate: None

COB, PRES. & CEO: *BERNICE JONES
VICE PRES.: H. G. FROST, JR.
SEC.-TREAS.: MARY SELLERS

Total Assets	13,357	Preferred Stock	-0-
Loans (Net)	1,132	Common Stock	100
Securities	8,219	Surplus	10,000
Interest Bearing Balances	3,300	Undivided Profits	3,144
Total Deposits	-0-	Reserve for Loan Losses	16
No. Shares Authorized	1,000	Total Equity Capital	13,244
No. Shares Outstanding	1,000	Subordinated Debt	-0-

DIRECTORS: Bernice Jones, H. G. Frost, Jr., Mary Sellers

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*Designates Chief Executive Officer

METROPOLITAN TRUST COMPANY

7500 Hwy. 107
P.O. Box 6500 Pulaski County
City: Sherwood Zip Code: 72116 Population: 10,923
Charter Date June 5, 1925
Telephone: 835-7500 Branches: 0

Bank Holding Company Affiliate: None

CHM. OF BD.: *JUSTIN MATTHEWS, III
PRESIDENT: HAL C. MATTHEWS
VICE PRES.: DAVID L. MATTHEWS
VICE PRES.: ANDREW J. COLLINS
TREAS.: EVERETT L. HALL, JR.
ASST. SEC.: JEAN BRUEGEMAN
SECRETARY: PEGGY L. BEASLEY
CASHIER: ROBBIE L. WALPOLE

Total Assets	659	Preferred Stock	-0-
Loans (Net)	-0-	Common Stock	164
Securities	20	Surplus	33
Interest Bearing Balances	292	Undivided Profits	232
Total Deposits	-0-	Reserve for Loan Losses	-0-
No. Shares Authorized	1,642	Total Equity Capital	429
No. Shares Outstanding	1,642	Subordinated Debt	-0-

DIRECTORS: Justin Matthews, III, Walter L. Burroughs, Hal C. Matthews, David L. Matthews, Lila B. Hornor, Lila Somers, Adkisson Collins, Robert K. Beal, J. P. Simpson Jr., Lyndell Lay, Jerry H. Glenn Jr., Howard Cockrill

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*Designates Chief Executive Officer

SEVENTY-SECOND REPORT

showing

THE CONDITION OF THE
3 ARKANSAS STATE-CHARTERED ACT 111
INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1986

SOUTHERN CREDIT CORPORATION

228 South Olive
P.O. Box 400 Hot Spring County
City: Malvern
Zip Code: 72104
Population: 10,163
Charter Date October 9, 1959
Telephone: 332-2462
Branches: 0

Bank Holding Company Affiliate: None

PRESIDENT: *W. H. McCLURE
EX. V.P.: LAYNE SPARKS
TREASURER: GEORGE L. McCLURE SR.

Total Assets	9,455	Preferred Stock	-0-
Loans (Net)	3,928	Common Stock	242
Securities	3,781	Surplus	458
Interest Bearing Balances	897	Undivided Profits	503
Total Deposits	8,147	Reserve for Loan Losses	93
No. Shares Authorized	30,000	Total Equity Capital	1,203
No. Shares Outstanding	12,100	Subordinated Debt	-0-

DIRECTORS: W. H. McClure, Layne Sparks, George L. McClure, Sr., James C. Cole, Dr. A. J. Wilks, Frank McClure, Nancy York, Vance Jernigan, Director Emeritus

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*Designates Chief Executive Officer

HALLMARK LOAN AND INVESTMENT CORPORATION

305 East Broadway
P.O. Box 5821 Pulaski County
City: North Little Rock
Zip Code: 72119
Population: 64,419
Charter Date October 21, 1927
Telephone: 376-3523
Branches: 0

Bank Holding Company Affiliate: Firstmark, Inc.

PRES./CH. OF BD.: *A. J. GORNATTI
V.P./SEC.: POLLY A. REDMOND
A.V.P./LOAN ACCTG.: KAREN L. CALDWELL

Total Assets	9,735	Preferred Stock	3
Loans (Net)	7,545	Common Stock	245
Securities	-0-	Surplus	270
Interest Bearing Balances	700	Undivided Profits	136
Total Deposits	8,907	Reserve for Loan Losses	21
No. Shares Authorized	1,000,000	Total Equity Capital	654
No. Shares Outstanding	245	Subordinated Debt	-0-

DIRECTORS: A. J. Gornatti, William Brandon, John Jacobs, Dorrance A. Williams

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*Designates Chief Executive Officer

NATIONAL CREDIT CORPORATION

120 West 5th Ave.
P.O. Box 5317 Jefferson County
City: Pine Bluff
Zip Code: 70601
Population: 63,000
Charter Date April 13, 1941
Telephone: 541-8165
Branches: 0

Bank Holding Company Affiliate: Worthen Banking Corporation

PRESIDENT: *JAMES F. STOBAUGH **ASST. SEC.: BARBARA HORNER**

Total Assets	326	Preferred Stock	-0-
Loans (Net)	45	Common Stock	125
Securities	-0-	Surplus	1,125
Interest Bearing Balances	-0-	Undivided Profits	(939)
Total Deposits	-0-	Reserve for Loan Losses	55
No. Shares Authorized	10,000	Total Equity Capital	311
No. Shares Outstanding	6,250	Subordinated Debt	-0-

DIRECTORS: Morrell Gathright, Kenneth Glover, Raymond Irwin, Simon Joseph, George Makris, James T. McFall, George E. Puddephatt, Walter Simpson, William C. Southard, Donald Mark Vanderpool, James F. Stobaugh

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*Designates Chief Executive Officer